

# CONSUMER INFORMATION

The Higher Education Opportunity Act of 2008 (HEOA) requires that postsecondary institutions participating in federal student aid programs notify students, potential students, and staff of consumer information on at least an annual basis. Each topic gives a brief description of information that is required to be disclosed and explains how it can be obtained. If you need assistance regarding the information contained here or would like to receive a paper copy, please contact the Office of Financial Aid, 3300 E. Jefferson, Ste 450, Detroit, MI 48207, email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

## Abbreviated Consumer Information for Download and Printing

[View a PDF](#) with an abbreviated version of this material.

## Accreditation, Approval, and Licensure of Institution and Programs

Students may review copies of documents regarding entities that accredit, license, or approve the institution and its programs. DDBS is accredited by the Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350. Tel: (800) 621-7440. Web: [council.org](http://council.org). DDBS is licensed by the State of Michigan.

Contact the Admissions Office at DDBS to review the accreditation documents: Tel: (313) 974-6164; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu).

## Assistance Available from Federal, State, Local, and Institutional Programs

DDBS participates with the U.S. Department of Education in Title IV financial aid programs and is approved to process federal student aid. Students applying for federal student aid must satisfy certain eligibility requirements.

There are several types of financial aid available at DDBS, including grants, scholarships, and federal or private loans. Different types of aid are provided through various sources, such as federal and state agencies, colleges, and private sources to help students pay for their educational expenses. The general types of financial aid are listed below:

- **Grants:** a type of financial aid that does not have to be repaid, often need-based
- **Scholarships:** a type of financial aid that does not have to be repaid, awarded on the basis of academic or other achievement
- **Loans:** federal or private student loans that must be paid back

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

## **Campus Security Policies and Crime Statistics**

Each year DDBS publishes on its website the Annual Security Report of crime statistics for each of the three most recent years. The Annual Security Report is published online each year by January 31 at [ddbs.edu](http://ddbs.edu). Prospective and enrolled students and employees of DDBS can find the published report on the school web site. Paper copies are provided upon request.

This Annual Security Report is published in compliance with the Jeanne Cleary Act and is prepared using publicly available crime statistics from the Detroit Police Department. Additional statistics are compiled by crimes reported by students, employees, witnesses and other third-party agencies and organizations.

## **Career and Job Placement Services**

DDBS offers career placement services, including employer partnerships, to all its graduates. Refer to the Program Catalog & Student Handbook for additional information. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

## **Contact Information for Assistance in Obtaining Institutional or Financial Aid Information**

Contact the Office of Financial Aid for assistance in applying for federal student aid and for information on the student aid programs available at DDBS, 3300 E Jefferson Ave Ste 450, Detroit, MI 48207. Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

## **Computer Use and File Sharing, including Copyright Infringement—Policies and Sanctions**

### Summary of Civil and Criminal Penalties for Violation of Federal Copyright Laws

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at <https://copyright.gov>.

Information about DDBS's policies related to the use of copyright material can be found in the *DDBS Student Code of Conduct* outlined in the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](https://ddbs.edu/studenthandbookprogramcatalog). Paper copies are available upon request.

### **Constitution Day**

September 17 is Constitution Day and Citizenship Day (Constitution Day). This day commemorates the September 17, 1787 signing of the United States Constitution. However, when September 17 falls on a Saturday, Sunday, or a holiday, Constitution Day shall be held during the preceding or following week.

Each educational institution that receives Federal funds for a fiscal year is required to hold an educational program about the U.S. Constitution for its students. DDBS complies with a related activity for students each year.

### **Drug and Alcohol Abuse Prevention Program**

Under the Drug Free Workplace Act of 1988 and the Drug Free Schools and Campuses Act of 1989, DDBS is required to have an alcohol and other drug policy outlining prevention, education, and intervention efforts and consequences for policy violations. DDBS is committed to providing a safe and healthy learning community for all its members.

For additional information, refer to the DDBS Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](https://ddbs.edu/studenthandbookprogramcatalog). Paper copies are provided upon request.

### **Educational Programs**

Dymond Designs Beauty School offers coursework leading to certification in Cosmetology, Manicuring, Advanced Manicuring, Esthetics, Advanced Esthetics, and Instructor Esthetics.

Detailed information on the programs offered at DDBS is available in the DDBS Program Catalog & Student Handbook. Web: [ddbs.edu/classinformation/](https://ddbs.edu/classinformation/).

### **Facilities and Services for Students with Disabilities**

DDBS is committed to providing equal access to all students, including those who qualify as persons with disabilities and students with intellectual disabilities. DDBS coordinates and provides various academic and support services to students with disabilities as defined by the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. Provide written documentation to the Admissions Office regarding the nature of your disability and any

considerations/accommodations that may be necessary. Tel: (313) 974-6164; Fax: (313) 818-3134; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu).

## **Faculty**

Information on faculty and instructional personnel at DDBS is available in the DDBS Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

## **Family Educational Rights and Privacy Act (FERPA)--Privacy of Student Records**

The Family Education Rights and Privacy Act of 1974 (FERPA) affords students certain rights with respect to their educational records. These include the right to: (1) inspect and review these records; (2) request an amendment to the records; (3) consent to or restrict disclosures of personally identifiable information (PII) in the records; and (4) file a complaint with the U.S. Department of Education concerning the School's alleged failure to comply with FERPA.

These policies outline a student's rights regarding their records, where records about the student may be kept and maintained, what kinds of information are in those records, the conditions under which the student or anyone else may have access to information in those records, and what action a student can take if the information in their record is inaccurate or if the student's rights have been compromised. Student record policies are detailed in the Program Catalog & Student Handbook. For more information or to obtain a copy of the Release of Student Information Form and policy, contact the Admissions Coordinator. Tel: (313) 974-6164; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu). Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

## **Graduation and Retention Rates (Student Right-to-Know Act)**

For information on retention and completion rates for all programs offered at DDBS, refer to the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

## **Instructional Facilities**

Information on the clinical floor is available in the DDBS Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog). For information on instructional facilities at DDBS, including any plans by the institution for improving the academic program, and to arrange a campus tour, contact the Admissions Coordinator. Tel: (313) 974-6164; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu).

## **Job Placement for Graduates**

DDBS offers career placement services, including employer partnerships, to all its graduates. Refer to the Program Catalog & Student Handbook for additional information. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

## **Net Price Calculator**

The 2008 Higher Education Opportunity Act (HEOA) requires that institutions provide a Net Price Calculator (NPC) to estimate what a student's typical out-of-pocket expenses might be if they attended the institution based on data from currently attending students. You can estimate your own expected family financial responsibility and need-based financial aid award through the College Board's Net Price Calculator using the student's and parent's most recent tax returns. The Net Price Calculator only provides an estimate of a student's expected family financial responsibility, and its accuracy is based in part on the accuracy of financial information you provide; it should be used by prospective DDBS students and parents who are U.S. citizens and permanent residents only.

## **Notice of Availability of Institutional and Financial Aid Information**

DDBS annually provides certain consumer and financial information to enrolled students via email or by paper, if requested. For additional information, or to request a paper copy, contact the Financial Aid Office at: Tel: (313) 974-6164; Fax: (313) 818-3134; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

DDBS is required by federal law to annually make available certain consumer information to enrolled students. This information is required to be made available under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under the Higher Education Opportunity Act (Public Law 110-315).

## **Official Withdrawal**

Students who wish to withdraw from the School need to submit a statement terminating their enrollment agreement. Official withdrawal will be the date of the signed termination contract. Students will be responsible for any outstanding charges or fees they have accrued, in accordance with the School's Refund Policy.

## **Price of Attendance**

For actual tuition and fee charges, contact the Admissions Office: 3300 E. Jefferson, Ste 450, Detroit, MI 48207. Tel: (313) 974-6164; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu).

For estimated tuition and fees, books and supplies, housing and meals, and personal/miscellaneous expenses, contact the Office of Financial Aid: 3300 E. Jefferson, Ste 450, Detroit, MI 48207. Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

### **Protection of Personally Identifiable Information (PII)**

Personally identifiable information (PII) is any information about an individual that can be used directly, or in connection with other data, to identify, contact or locate that person (some examples are name, social security number, date and place of birth). Such information can include educational, financial, legal and employment records.

DDBS employs numerous security protocols to ensure that personally identifiable information is safe and secure at all times. Our security policy involves a combination of encryption, threat protection, data-loss prevention, and policy compliance. Employees must follow rules and common sense procedures regarding access to personal data.

### **Refund Policy and Requirements for Withdrawal and Return of Federal Financial Aid**

The School has a tuition refund policy stipulating the amount of tuition and fees that are refunded to a student who withdraws from all classes. The DDBS refund policy is detailed in the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

A student recipient of Federal Title IV funds who completely withdraws from DDBS may be subject to a Return of Title IV Funds (R2T4) calculation to determine the percentage of funds required to be returned to the federal government. The Title IV programs that are covered by this law are Federal Pell Grants, Iraq and Afghanistan Service Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Direct and Direct PLUS Loans. The R2T4 calculation is a federally mandated formula to determine how much federal funding was “earned” up to the time of withdrawal.

**Last date of attendance:** All programs at DDBS are clock-hour and attendance is tracked on a daily basis, as required. The last date of attendance (LDA) is determined by the last date of physical attendance as reflected in the student database.

**Date of determination:** The date of determination is defined as the date that the student notifies the school that they will not be returning or in the case of an unofficial withdrawal, the school will determine the withdrawal date within 14 calendar days after the student’s last date of attendance.

Contact the Financial Aid Office with additional questions or for a paper copy of the policy. Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

## **Student Activities**

DDBS believes in hands-on training. Working with real clients is the best way to gain professional experience in the beauty industry. Advanced students work under supervision with real clients on the clinical floor during the week.

One way we encourage students to reach their goals is a student-of-the-month program. This program not only gives DDBS an opportunity to show appreciation for students' hard work, but it also includes a prize and recognition.

## **Student Diversity**

DDBS regularly reports information on the diversity of the student body to the Integrated Postsecondary Education Data System (IPEDS). Prospective students can obtain information on the diversity of the student body, including percentage of enrolled, full-time students who are male, female, self-identified members of a major racial or ethnic group, and Federal Pell Grant recipients on the IPEDS College Navigator website, [nces.ed.gov/ipeds/](https://nces.ed.gov/ipeds/).

## **Student Financial Assistance**

- **How to Apply for Student Financial Assistance**

Go to [studentaid.gov](https://studentaid.gov) and complete the FAFSA form for the appropriate year. The federal school code for DDBS is 043051.

- **Financial Aid Eligibility Requirements**

For financial aid eligibility requirements, go to <https://studentaid.gov/understand-aid/eligibility/requirements>. For additional information, contact the Financial Aid Office. Tel: (313) 974-6164;email: [finaid@ddbs](mailto:finaid@ddbs).

- **Continued Student Eligibility**

For continued student eligibility information, go to <https://studentaid.gov/understand-aid/eligibility/staying-eligible>. For additional information, contact the Financial Aid Office. Tel: (313) 974-6164;email: [finaid@ddbs](mailto:finaid@ddbs).

- **How Aid is Awarded**

The Financial Aid Office distributes need-based grant, scholarship, loan, and other funds equitably among all eligible applicants who apply for financial aid by established deadline dates. Amounts are determined by a combination of demonstrated financial need, federal maximums, available funding, and other factors.

Demonstrated need (eligibility) for need-based financial aid is determined by subtracting your expected family contribution (EFC) and other financial resources from your cost of attendance

- **Standards for Satisfactory Academic Progress (SAP)**

SAP is defined by students' successful completion of course work toward a degree. Students must maintain specific academic progress requirements to be eligible for financial aid. Aid eligibility lost may also be re-established.

**Qualitative measure:** Each student is given at least two (2) comprehensive practical skills evaluations during the course. Cosmetology, manicuring, and esthetics students must maintain an academic average of at least 75% or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy to be considered "making progress."

**Quantitative measure:** Students must attend a minimum of 68% of the hours they are scheduled to attend based on the student's enrollment agreement. Also, at least 67% of all coursework attempted must have successfully passing grades and students must complete their program and certificate in no more than 150% of the program's average published length in credit hours.

Students meeting the minimum requirements for academics and attendance will be considered to be making satisfactory progress.

**Warning:** Students who fail to meet minimum requirement for attendance or academic progress at the end of an evaluation period are placed on Warning and considered to be making satisfactory progress during the Warning period.

**Suspension:** Failure to meet either the qualitative or quantitative standards for satisfactory academic progress will result in the student being placed on unsatisfactory status that suspends financial aid eligibility until the next evaluation period.

**Probation:** Students who have been initially placed on financial aid suspension status but have an approved appeal are placed on probation and have their Title IV aid eligibility reinstated.

Noncredit, Remedial Courses, and Repetitions do not apply to this institution.

**Transfer hours:** With regard to SAP, a student's transfer hours will be counted as both attempted and earned hours for the purpose of determining when the maximum time frame has been exhausted.

Students who do not complete within the maximum of the required timeframe will be permitted to continue to graduation. However, any student not completing the course within their contracted time will be charged the hourly fee as stated on their enrollment agreement for each hour needed to complete the course.



For additional information, refer to the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

- **Disbursement of Aid**

Payments based on clock-hours are student driven, not semester driven. Disbursement of aid is directly related to each student's rate of progression in class/clinic floor rather than on a specific date(s).

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

## **Student Loan Information**

The William D. Ford Federal Direct Loan Program provides low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education rather than a bank or other financial institution.

The Subsidized Federal Direct Loan is a need-based loan, while the Unsubsidized Federal Direct Loan is not. Students borrowing a Subsidized Loan are not assessed interest while enrolled at least half-time. Students borrowing an Unsubsidized Federal Direct Loan are assessed interest while enrolled in school, but interest is typically deferred until loan repayment begins. A student may request to pay the interest while enrolled, which will result in lower loan payments and a lower long-term cost for the loan. Apply for financial aid to be considered for these loans.

Parents of dependent students may apply for a federal Direct Parent PLUS Loan at [studentaid.gov](http://studentaid.gov) to help pay for their child's educational expenses. If approved for the loan, the parent must complete the PLUS Master Promissory Note (MPN).

Students and/or parents participating in the Federal Direct Loan program agree that their loan information will be submitted to the National Student Loan Data System (NSLDS) and the information will be accessible by authorized agencies, lenders, and institutions.

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

- **Initial Loan Counseling for Student Borrowers**

First-time loan borrowers MUST complete Entrance Counseling and sign the Subsidized/Unsubsidized Master Promissory Note (MPN) online at [studentaid.gov](http://studentaid.gov). The MPN is an agreement to repay your Direct Loans. Be prepared to provide contact information for two references.

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbd.edu](mailto:finaid@ddbd.edu).

- **Exit Counseling for Student Borrowers**

Exit counseling is required by law for students who have received a loan under the Direct Loan Program. It must be completed upon graduating, leaving school, or dropping below half-time enrollment status.

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbs.edu](mailto:finaid@ddbs.edu).

- **Terms and Conditions of the Title IV Direct Student Loans**

For terms and conditions of the Title IV Direct Student Loans, go to <https://studentaid.gov/mpn/subunsub/preview>.

- **DDBS Code of Conduct for Educational Loans**

The Higher Education Opportunity Act of 2008 (HEOA) requires that institutions participating in the federal student loan programs develop, publish and enforce a code of conduct with respect to students loans.

DDBS is committed to the highest standards of professional conduct and staff are expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his or her responsibilities, specifically including all dealings with any entities involved in any manner of student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. Our staff will refrain from taking any action they believe is contrary to law, regulation, or the best interests of the students and parents that they serve. The financial aid staff's number one priority is to serve and act in the best interest of all students. In pursuing this goal, employees must remain cognizant of all federal and state regulations and institutional policies and remain in compliance with said regulations and policies, without limitation.

The code of conduct specifically bans any revenue-sharing arrangements with any lender, steering borrowers to particular lenders or delaying loan certifications, and offering of funds for private loans to students in exchange for providing concessions or promises to the lender for a specific number of FSA loans, a specified loan volume, or a preferred lender arrangement.

The code of conduct applies to the officers, employees, and agents of the school and must also prohibit employees of the financial aid office from receiving gifts from a lender, guaranty agency, or loan servicer.

The code also prohibits financial aid office staff from accepting compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to

education loans; and service on an advisory board, commission, or group established by lenders or guarantors, except for reimbursement for reasonable expenses.

- **Understanding Student Loan Repayment**

For the terms of any loan received as part of a financial aid package, a sample loan repayment schedule, and the information regarding the necessity for repaying loans, go to <https://studentaid.gov/h/manage-loans>.

For additional information, contact the Office of Financial Aid: Tel: (313) 974-6164; email: [finaid@ddbd.edu](mailto:finaid@ddbd.edu).

### **Textbook Information**

Information regarding current student kits and required textbooks is contained in the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog).

### **Transfer of Credit Policies and Articulation Agreements**

DDBS does accept most transfer credits for coursework completed at another institution. Transcripts are evaluated for eligible clock-hour transfers. Transcripts will be accepted from the State of Michigan. Students with eligible transfer hours are required to take a placement exam for transferrable clock-hour totals.

For information, refer to the Program Catalog & Student Handbook. Web: [ddbs.edu/studenthandbookprogramcatalog](http://ddbs.edu/studenthandbookprogramcatalog). Contact the Admissions Coordinator with additional questions. Tel: (313) 974-6164; email: [admissions@ddbs.edu](mailto:admissions@ddbs.edu).

DDBS does not participate in articulation agreements.

### **Transfer-out Rates (Student Right-to-Know Act)**

DDBS does not provide substantial preparation for students to enroll in another Title IV, HEA-eligible institution.

### **Vaccination Policies**

DDBS does not currently mandate vaccinations to attend; however, we promote healthy living among our student population as defined by the Centers for Disease Control and Prevention (CDC). Visit the CDC website for recommendations regarding healthy behaviors and vaccinations. Web: <https://www.cdc.gov/vaccines/>

## Voter Registration

The Higher Education Amendments of 1998 require higher learning institutions to make a good faith effort to distribute voter registration forms to all enrolled students physically in attendance at the institution for primary elections as well as for general elections.

DDBS links from this document and the website to Michigan's Voter Registration site, [mvic.sos.state.mi.us/RegisterVoter](http://mvic.sos.state.mi.us/RegisterVoter).

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### BE ALERT TO POTENTIAL SCHOLARSHIP FRAUD

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The Federal Trade Commission suggests that students avoid any fraudulent scholarship service or website that promises a money-back guarantee, asks for a bank or credit card number, tells a student a scholarship will cost money, or indicates they have been selected for something for which they did not apply.

The College Scholarship Fraud Prevention Act of 2000 was passed to protect against fraud in student financial aid by establishing stricter sentencing guidelines for criminal financial aid fraud.

High school counselors, college financial aid administrators, and the Federal Student Aid Information Center all provide help for free. Visit [studentaid.gov/help-center/answers/article/how-to-identify-student-aid-scams](http://studentaid.gov/help-center/answers/article/how-to-identify-student-aid-scams) for lists of fraud warning signs and free sources of aid information.

If you believe you've been a victim of scholarship fraud, call 877-FTC-HELP, visit the Federal Trade Commission: [consumer.ftc.gov/financialaid](http://consumer.ftc.gov/financialaid).

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