

Alexander Paul
INSTITUTE OF HAIR DESIGN

Notice of Arbitration Agreement & Class Action Waiver

Introduction

This notice serves as a disclosure to enrolled students, prospective students, and the public of Alexander Paul Institute of Hair Design's use of pre-dispute arbitration agreements and class action waivers as a condition of enrollment for students, including those receiving Title IV Federal student aid.

Arbitration Agreement

As a condition for enrollment in Alexander Paul Institute of Hair Design, students enter into an Arbitration Agreement and Waiver of Jury Trial which provides that all disputes between a student and the school will be resolved by binding arbitration.

Students thus give up their right to go to court to assert or defend their rights under their enrollment agreement (except for matters that may be taken to small claims court).

Arbitration proceedings have the following characteristics:

- A student's rights will be determined by a neutral arbitrator and not a judge or jury.
- Students are entitled to a fair hearing, but the arbitration procedures are simpler and more limited than rules applicable in court.
- Arbitrator decisions are as enforceable as any court order and are subject to very limited review by a court.

Class Action Waiver

As a further condition for enrollment and part of the Arbitration Agreement and Waiver of Jury Trial, students also agree that any dispute or claim that they may bring will be brought solely in the student's individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action or consolidated action.

Notwithstanding the student's agreement to resolve any disputes with Alexander Paul Institute by binding arbitration:

- Alexander Paul Institute does not require a Federal student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 CFR § 685.206(e);
- Alexander Paul Institute does not, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR § 685.206(e) at any time; and
- Any arbitration required by the pre-dispute arbitration agreement with Alexander Paul Institute tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR § 685.206(e)(6)(ii).

Binding Arbitration Proceedings

Binding arbitration with the School will be conducted by the American Arbitration Association (the "AAA"), under its Consumer Arbitration Rules.

You may begin the arbitration process by getting together the following documents:

- Notice of Arbitration and/or a Statement of Claim explaining the nature of the dispute and the relief requested
- The arbitration agreement that refers to the AAA
- Any supporting documents or exhibits
- Appropriate filing fee

When you have all the above documents ready, you can file your case in any one of

the following ways:

- Online: <https://apps.adr.org/webfile>
- Email box: casefiling@adr.org
- Facsimile: 1 877-304-8457 or +1 212-484-4178 (fax number outside the US)
- Mail: American Arbitration Association—Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043, USA

More information about the AAA arbitration process and the AAA Consumer Arbitration Rules can be obtained at www.adr.org or 1-800-778-7879.

Institution Contact

For more information about the Alexander Paul Institute’s arbitration process or agreement, the class action waiver, information regarding a dispute related to a student’s Federal student loans, or a dispute related to the provision of educational services for which the loans were provided, please contact:

Alex Naoum, Co-Founder/COO

Alexander Paul Institute of Hair Design
1011 Charles Blvd Ste A
Greenville, NC 27858
Phone: (252) 830-5536 ext. 2
alex@alexanderpaul.edu

Alternative Processes to Seek Redress

Alternatively, students and borrowers seeking a remedy to a grievance may also utilize Alexander Paul Institute’s Official Grievance Procedure, which is published in the Course Catalog (www.alexanderpaul.edu/coursecatalog). Student Complaint procedures are also described in the Consumer Information section of the institution’s website www.alexanderpaul.edu/state_authorization/. These alternative processes can be utilized by students and borrowers who have complaints or grievances of an official nature that cannot be resolved informally in their regular contact with school officials. The institution’s contact for grievances or information about the Official Grievance Procedure is:

Alex Naoum, Co-Founder/COO

Alexander Paul Institute of Hair Design
1011 Charles Blvd Ste A
Greenville, NC 27858
Phone: (252) 830-5536 ext. 2
alex@alexanderpaul.edu

Student Loan Entrance Counseling Supplemental Information

Federal student loan borrowers complete Entrance Counseling on studentaid.gov. The information in this document also serves as supplemental information included in a borrower’s required Entrance Counseling.

Please review the entire document and written information in the *Notice of Arbitration Agreement & Class Action Waiver* document and sign below to acknowledge receipt of the information. Following the acknowledgement of the receipt of this document, you can contact the Financial Aid Director or other Financial Aid staff (contact information listed at www.alexanderpaul.edu/fsaguide) who have expertise in Title IV, HEA Federal Student Aid and will be available shortly after the counseling to answer a student borrower’s questions.

I acknowledge I have received and reviewed the *Notice of Arbitration Agreement & Class Action Waiver* Entrance Counseling information.

Student Signature _____ Name _____
Date _____