



Metropolitan Design School Inc.

Student Catalog - Interior Design

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Licensed by the New York State Education Department

New York State Education Department

89 Washington Avenue

Albany, New York 12234

Website: www.nysed.gov

Contact Information:

Metropolitan Design School Inc.

55 Kennedy Drive, Ste. A

Hauppauge, NY 11788

Phone: (631) 393-8555

Email: info@metdesignschool.com

Website: www.metdesignschool.com

Legal Holidays Include:

Independence Day, Labor Day, Rosh Hashanah, Yom Kippur, Columbus Day, Veterans' Day, Thanksgiving Day, Christmas Day, New Year's Day, Martin Luther King, Jr. Day, Lunar New Year, Presidents' Day, Eid al-Fitr, Memorial Day and Juneteenth.

Term 1: September 29, 2025 - February 2, 2026

Term 2: September 30, 2025 – February 3, 2026

Term 3: October 1, 2025- January 28, 2026

Term 4/Units 4 and 5: October 9, 2025 - December 18, 2026

**All dates are approximate, See class schedule for exact dates.*

**Classes run on Mondays, Tuesdays, Wednesdays and Thursdays of each respective term.*

Facilities:

Metropolitan Design School is located in Hauppauge, New York and is easily accessible from all parts of Long Island. Our school is 3,428 square feet and ground floor accessible. MDS is within one (1) mile from the Long Island Expressway, and two (2) miles from the Northern State Parkway. Location is handicapped accessible.

Staff:

Directors: Salvatore Campitiello, Sandra Tremblay

Agents: Enza Zingone, Sandra Tremblay

Faculty:

Joanna Kennett INSTRUCTOR – PART I PRACTICAL ASPECTS
Owner and Principal Designer of Joanna Kennet Interiors LLC

Diedre Bowers INSTRUCTOR – PART I PRACTICAL ASPECTS
Interior Designer and Principal Owner of Diedre Bowers Interiors, IDS Member

Jean Cipriano INSTRUCTOR – PART II PRACTICAL ASPECTS,
PART III PRACTICAL ASPECTS
Principal Owner of Cipriano Consulting, Interior Design, and Space Planning, ASID, LEED AP, LEED Accredited Professional, 25+ Years Experience Commercial and Residential Interiors

Christine Conte PROFESSIONAL BUSINESS PRACTICES
Owner and Principal Designer of Christine Conte Interiors, Member of ASID, NKBA and IDS
Awards:
IDS DOTY 2024 First Place Impact award for John Theissan Children's Center
IDS DOTY 2021 First Place Home Office
BIDOLI 2019 Gold Award Dining Room
IDS DOTY 2019 Second Place Residential Living Room

Samia Jawab SKETCHUP WITH SU PODIUM RENDERING
Founder, Principal Designer and Drafter at The Right Triangle, LLC, IDSLI Associate Member, Hicksville Chamber of Commerce Board Member

List of Faculty and all email addresses available at the school website located at www.metdesignschool.com
School email: info@metdesignschool.com

Metropolitan Design School conducts all classes in classroom settings or decorator showrooms. Students have access to the library during class and business hours.

Reputation is everything. That is why we at Metropolitan Design School are working so hard to create one of the finest interior design trade schools in the country. As our program flourishes, we are confident our students will attest to that. The importance of interior design is apparent in our everyday lives. Producing an environment that is functional and aesthetically pleasing is the goal of every good design.

School Profile:

Metropolitan Design School is a co-educational school devoted to the study of interior design. The emphasis is on exposure to the industry and the development of creativity. Our mission is to teach an introduction to the fundamentals of interior design. In addition to residential design, our graduates will be set up for success to create spaces for commercial areas, such as offices and restaurants. Our library is resourced with samples of fabric, wood, metal, and stone from high end manufacturers. Additionally, students will have access to on trend manufacturer catalogs, as well as books covering international art, design, decorative arts, and architecture.

Student Memberships to Professional Organizations:

For those just starting out, local chapter meetings provide an opportunity to network with established designers. The networking at local chapter meetings opens new doors and provides great learning experiences for both new and established designers.

IDS Local Chapters also give members opportunities to showcase their talents and give back to their communities. Many chapters organize fundraisers for local and national causes. IDS chapters attend educational trips, participate in design showhouses and provide mentoring programs for students new to the field.

Student membership at ASID introduces design students to the professional aspects of interior design. It provides networking opportunities with designers and related industry members.

All students at Metropolitan Design School are encouraged to become student members of ASID and IDS upon enrollment. Students will have opportunities to attend ASID events through MDS.

Advisement:

Teachers and program directors are available for counseling during business hours: Monday - Thursday 9am-3pm

Appointments Recommended

Faculty and Lecturers:

The MDS faculty are BPSS licensed instructors who also work as practicing designers and active members of professional design organizations. They will do any presenting for all classes, adding their knowledge and expertise to the school's curriculum and giving students special insight into the practice of their chosen field.

The MDS faculty is chosen on the basis of their ability to teach combined with their design expertise. They maintain an atmosphere of enthusiasm and creativity. The instructors are highly qualified and respected in the industry and have prestigious educational and professional backgrounds.

Our current instructors are Diedre Bowers, Joanna Kennett, Jean Cipriano, Christine Conte and Samia Jawab.

Admissions:

Admission Requirements: Metropolitan Design School requires each applicant to meet the following criteria for acceptance into the five-part program. Students can be admitted into the program up until the second class.

- Complete and submit an admissions application to the Admissions Office.
- Provide proof of graduation from high school or secondary education. This can be in the form of a diploma or official transcript. Applicants who have previously attended a college or university can have official transcripts sent directly to our Admissions department.
- All students are required to meet with a BPSS-licensed agent to complete an enrollment agreement.

Policies and Procedures:

Conduct: A grade of "incomplete" will be issued to students who do not complete assignments or comply with school policies. Any disruptive behavior that interferes with instruction will be grounds for dismissal. Such behavior is defined as:

1. Excessive lateness and or absence
2. Any behavior that could endanger life or property
3. Lewd or indecent conduct
4. Behavior that causes a disruption to either academic endeavors or the administrative operation of the school.

In general, classroom disruption refers to behavior that a responsible person would view as substantially or repeatedly interfering with the conduct of a class.

When a student violates rules of conduct, the school's response follows a structured process to ensure fairness, consistency, and alignment with the school's code of conduct.

1. **Investigation:**
 - a. Staff gather facts, interview witnesses, and review evidence (e.g. surveillance footage, messages).

- b. The student involved is usually asked to explain their side.
2. **Notification:** The student is told which rule they are suspected of violating.
3. **Disciplinary Decision:** Based on the severity and nature of the offense, consequences can range from warnings to suspensions or expulsion.
4. **Documentation:** The incident and outcome are recorded in the student's disciplinary file.
5. **Support or Intervention:** In some cases, students are required to attend conflict resolution or social skills training.
6. **Appeals Process:** Students and families may have the right to appeal the decision to school administrators.
7. **Submit a Formal Appeal:** The student must write a formal letter including:
 - a. A clear statement of the decision being appealed.
 - b. Specific reasons and evidence supporting the appeal.
8. **Appeal Review:** A committee will review the appeal and may request a hearing or additional information. The student will be notified of the decision in writing 5-15 business days after submission.

Absences: Students may miss a maximum of three classes per term. The instructor will provide students with all handouts from missed class. Please note, student is responsible to get class notes from a fellow student. If additional instruction is needed, tutoring is available. The fee for tutoring is \$75/hour, as stated in the enrollment agreement.

Tutoring Sessions: Tutoring sessions can be arranged for a late entrant, for a student who has missed three or more classes, and for those who feel they need additional support. Tutoring sessions do not count as hours toward program completion and are not to be confused with make-up hours for course absences. The fee for make-up hours and tutoring is \$75.00/hour.

Tardiness or Early Leaves: Any combination of tardiness (arriving to class 20 minutes after the class start time) or leaving early (departing class 20 minutes before the class end time) equaling 3 times may be grounds for dismissal.

Leave of Absence: A student may be granted a leave of absence at the discretion of the Director. Students must request a leave of absence in writing. A Leave of Absence form will be kept on file indicating the term in which the leave of absence will take place, and the reason for the leave. Students will not receive credit for attendance or

achievement during this period. Students may return to class the following term, and will proceed with the week they left off with in the previous term (ie; if the student left during week 5 of Part 1, they may continue at week 5 the next time that term is offered). If a student does not return the following term, any refunds due will adhere to the school's refund policy guidelines. If the student fails to return on the agreed upon date, the student will be dismissed and a refund calculation performed based on the last date of physical attendance.

Make-Up Classes: Make-up hours must be completed with the instructor. Homework and other independent study cannot count toward program completion hours. Students will be permitted to attend a similar class if it is offered in the evening. All classes must be made up before a certificate of completion is received. Students may only request a make-up class through the administrative office. All absences are subject to make-up. The fee for make-up hours and tutoring is \$75.00/hour.

Registration: All students must complete a registration form online with their class selection. Payments can be made via the following methods:

- Cash, Check, Credit Card, Zelle, Bank Transfer

This process can be completed in person, online or via the regular mail.

Standards of Progress: Evaluation of academic progress is provided by the instructor through progress reports issued at the midpoint and endpoint of each term.

School Grading Policy:

100-95	A	75-70	C
94-90	A-	69-65	D
89-86	B+	Below 65	F
85-80	B	Incomplete	INC
79-76	C+ (Satisfactory)	Withdrawal	W

Incomplete Grade: An Incomplete grade is given when a student has had excessive absences or failed to complete and/or hand in work assignments.

Unsatisfactory Grade: Students who have received an unsatisfactory or failing grade will be asked to retake that class before continuing on to the next class.

Satisfactory Academic Progress: No more than 3 absences and a minimum grade of 70 is required.

Probationary Period/Assistance Offered: In addition to the availability of tutoring sessions for an hourly fee, another option would be for the instructor to suggest or connect the student with a peer in the same class who is mastering the material more effectively. Students who are not progressing will not be billed for future tuition payments if they are unlikely to complete the program. Students have a right to know how they are doing academically and/or whether the job field is a good fit for them.

Grounds for Termination: Students who have been placed on probation and who do not meet the minimum cumulative grade point average or the minimum attendance rate at the conclusion of the probation period shall be withdrawn from the program. Prior to withdrawal, and at the school's discretion, students may be afforded **no more than thirty days** to make up assignments or instructional hours to achieve satisfactory academic standing as required by this section.

Student Appeal Process: Students can appeal an academic decision – such as a grade, academic misconduct finding, or dismissal – by following the school's official appeals process:

1. **Grounds for Appeal:** Valid reasons often include procedural errors, new evidence, discrimination, or unfair treatment – not simply dissatisfaction with a grade.
2. **Informal Resolution (if applicable):** The student seeking an appeal is required to speak first with the instructor to resolve the issue informally.
3. **Submit a Formal Appeal:** The student must write a formal letter including:
 - a. A clear statement of the decision being appealed.
 - b. Specific reasons and evidence supporting the appeal.
 - c. Any relevant documentation (emails, assignments, policies, etc.).

4. **Appeal Review:** A committee will review the appeal and may request a hearing or additional information. The student will be notified of the decision in writing 10-30 business days after submission.

School Policy for Granting Credit for Previous Educational Training: If a student has had previous education, he or she must meet with the director and provide an official transcript from an accredited school. Transcripts must clearly state the topics that were covered to ascertain whether or not the lessons were an equivalent match. The school will assess the student's skill level to determine appropriate placement in the program by reviewing two to three projects completed by the student within the last calendar year. The student may also be asked to provide a portfolio at the discretion of the director.

Placement Services: The school does not offer placement services.

Retention Report: No prior data is available at this time.

Financial Aid: The school does not offer financial aid. We do offer no interest payment plans for course tuition.

Tuition: Please see insert for Up To Date tuition, supplies, books, and other charges and fees associated with the program.

No state exam is required upon completion of Practical Aspects of Interior Design with Professional Business Practices and SketchUp with SU Podium Rendering

Disclosure Statement:

The student should be aware that some information in the catalog may change. It is recommended that students considering enrollment check with the school director to determine if there is any change from the information **provided in the catalog. In addition, a catalog will contain information** on the school's teaching personnel and courses/curricula offered. Please be advised that the State Education Department separately licenses all teaching personnel and independently approves all courses and curricula offered. Therefore, it is possible that courses/curricula listed in the school's catalog may not be approved at the time that a student enrolls in the school or the teaching personnel listed in the catalog may have changed. It is again recommended that the student check with the school director to determine if there are any changes in the courses/curricula offered or the teaching personnel listed in the catalog.

Complaint Procedure:

1. **Informal Resolution:** Students are encouraged to first address their concerns directly with the individual or department involved.
2. **Formal Complaint Submission:** If informal resolution is unsuccessful, students can file a formal complaint. This requires submitting a written complaint detailing the issue, including relevant dates, individuals involved, and any supporting documentation.
3. **Investigation and Response:** Upon receiving a formal complaint, the school conducts an impartial investigation. This may involve reviewing records, interviewing involved parties, and gathering additional information. The school then provides a written response to the student, outlining findings and any actions taken.
4. **Appeal Process:** If the student is dissatisfied with the outcome, the school allows the student to request a review of the decision by a higher authority within the institution.

Books:

Part I Practical Aspects of Interior Design

Foundations of Interior Design 4th Edition - approximate cost \$75

Part II Practical Aspects of Interior Design

Hand Drafting for Interior Design 3d Edition - approximate cost \$90

Part III Practical Aspects of Interior Design

Designing Interiors 3d Edition - approximate cost \$118

Professional Business Practices

Professional Practice for Interior Designers 6th Edition - approximate cost \$72

Business and Legal Forms for Fine Artists 3rd Edition - approximate cost \$10

SketchUp with SU Podium Rendering

Software: SketchUp Pro 2024 SketchUp's Desktop Modeler - approximate cost \$55

Program	Practical Aspects of Interior Design
Hours	198
Tuition	\$9,400
Drafting Kit	\$595
Books	Purchased independently
Non-Refundable Registration Fee	\$100
Total	\$10,095
Refund Policy	66 Weeks - 3 Terms of 16 weeks and 1 Term of 18 weeks

REFUND POLICY LANGUAGE - TERMS

A. A student who cancels within 7 days of signing the enrollment agreement but before instruction begins receives all monies returned. The student will be required to contact any school agent at info@metdesignschool.com

B. Therefore, a student will be liable for:

- The tuition liability as of the student's last date of physical attendance. Tuition liability is divided by the number of terms in the program. Total tuition liability to the term during which the student withdrew or was terminated, and any previous terms completed.

(a) First Term:

- a Prior to or during the first week.....0%
- During the second week.....20%
- During the third week.....35%
- During the fourth week.....50%
- During the fifth week.....70%
- After the fifth week.....100%

(b) Subsequent Terms:

During the first week.....20%

During the second week.....35%

During the third week.....50%

During the fourth week.....70%

After the fourth week.....100%.

- C. Any monies paid to the school in excess of the sum due to the school by the student who cancels, withdraws, or is discontinued will be refunded within forty-five (45) days after notification. If a student has outstanding tuition after the fifth week of the term, the school will deem them as a subject for removal. If you are eligible and would like to obtain a refund, please contact Sal Campitiello at the school.(631) 393-8555 or info@metdesignschool.com

“The failure of a student to immediately notify the school director in writing of the student's intent to withdraw may delay a refund of tuition to the student pursuant to section 5002 (3) of the Education Law.”



Term 1				
Effective Withdrawal Date	Liability %	Tuition	Fees	Total Liability
Withdrawal Prior to Start Date	0	\$0	\$0	\$0
Day 1-7 (First Week)	0	\$2,350.00	\$0	\$2,350.00
Day 8-14 (Second Week)	20	\$2,350.00	\$470.00	\$1,880.00
Day 15-21 (Third Week)	35	\$2,350.00	\$822.50	\$1,527.50
Day 22-28 (Fourth Week)	50	\$2,350.00	\$1,175.00	\$1,175.00
Day 29-35 (Fifth Week)	70	\$2,350.00	\$1,645.00	\$705.00
Day 36 and After Fifth Week	100	\$2,350.00	\$2,350.00	\$0

Subsequent Terms					
Effective Withdrawal Date	Liability %	Tuition		Fees	Total Liability
Withdrawal Prior to Start Date	0	\$0		\$0	\$0
Day 1-7 (First Week)	20	\$2,350.00		\$470.00	\$1,880.00
Day 8-14 (Second Week)	35	\$2,350.00		\$822.50	\$1,527.50
Day 15-21 (Third Week)	50	\$2,350.00		\$1,175.00	\$1,175.00
Day 22-28 (Fourth Week)	70	\$2,350.00		\$1,645.00	\$705.00
After the Fourth Week	100	\$2,350.00		\$2,350.00	\$0

Practical Aspects of Interior Design with Business Practices and SketchUp with SU Podium Rendering

ID-1001	Part I	Practical Aspects of Interior Design	48 hours
ID-1002	Part II	Practical Aspects of Interior Design	48 hours
ID-1003	Part III	Practical Aspects of Interior Design	48 hours
ID-1011		Professional Business Practices	30 hours
DR-003		SketchUp with SU Podium Rendering	24 hours

Licensed private career schools offer curricula measured in clock hours, not credit hours. Certificates of completion, i.e., school diplomas, are issued to students who meet clock hour requirements. The granting of any college credit to students who participated in and/or completed a program at a licensed private career school is solely at the discretion of the institution of higher education that the student may opt to subsequently attend.

ID-1001 - Part I Practical Aspects

The student will study color including its three dimensions, psychology and will create color boards. The principles of design and textiles are explored. Another focus of study is the introduction to history of design from antiquity to present. For each period of study, the student will learn the styles of ornament and décor as well as the fabrics and historical colors of that period. Also taught are the six elements and seven principles of design and students will begin to sketch in one point perspective. A field trip to a design building is included in this course.

ID-1002 - Part II Practical Aspects

This course is a continuation of Part I, where more complex design problems are examined. The course covers dimensioning, space planning, analysis of the client, bubble diagrams, materials and finishes, furniture plans, floor plans, elevations as well as lighting and ceiling plans. A student is required to complete drawings and presentation boards. Field trips to trade showrooms will be completed throughout the term at the discretion of the school.

ID-1003 - Part III Practical Aspects

This course is an introduction to Contract Design, an introduction to conceptual and practical methods of designing non-residential interior spaces. The emphasis of study is enhancing the skills developed in Part II supplemented by advanced lighting, perspective and isometric drawings. Creative presentation techniques are developed as well as the refinement of oral skills.

ID-1011 - Professional Business Practices

This course will examine the practical, financial, legal and business considerations of the Interior Designer. The student will learn contracts, cost, and managerial estimating, pricing. Project management, design issues, budget requirement, letters of agreement and floor plans will be given. Professional ethics and communication skills are emphasized.

DR-003 - Sketchup with SU Podium Rendering

In this course, students will learn how to create 2D floor plans, [get introduced to building 3 dimensional models](#) and culminate them into photo realistic renderings. Students will learn how to communicate their ideas and visualize their designs.

*A diploma is issued only upon successful completion of all five units of the program.

Method of Payment: ()Cash ()Check ()Credit Card ()Zelle ()Bank Transfer

Term 1: \$2,350 Initial Down Payment of \$150 with payments at week 1 for \$1,100 , then weeks 4 and 7 for \$550 each.

Term 2: \$2,350 Initial Down Payment of \$150 with payments at week 1 for \$1,100 , then weeks 4 and 7 for \$550 each.

Term 3: \$2,350 Initial Down Payment of \$150 with payments at week 1 for \$1,100 , then weeks 4 and 7 for \$550 each.

Term 4: \$2,350 Initial Down Payment of \$300 with payments at week 1 for \$1,200, then week 4 for \$850.

Note: Tuition is payable on or before the first day of class of each 16- or 18- week term. Some books and materials are the responsibility of the student to purchase independently.

Information for Students - Students Rights

What is the purpose of this pamphlet?

Schools are required to give this disclosure pamphlet to individuals interested in enrolling in their school.

All prospective and enrolled students in a non-degree granting proprietary school are required to receive this pamphlet. This pamphlet provides an overview of students’ rights with regard to filing a complaint against a school and accessing the tuition reimbursement fund if they are a victim of certain violations by the school.

Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help insure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-

degree granting proprietary schools. The schools are required to have their teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to insure that all curriculum offered in the schools are educationally sound.

In addition, staff members of the Bureau of Proprietary School Supervision are often in the school buildings monitoring the educational programs being offered. The interest of the New York State Education Department is to ensure that the educational program being offered meets your needs and that your financial investment is protected.

The New York State Education Department's Bureau of Proprietary School Supervision wishes you success in your continued efforts to obtain the necessary skill training in order to secure meaningful employment. In addition, Bureau staff will continue to work with all the schools to help insure that a quality educational program is provided to you.

Who can file a complaint?

If you are or were a student or an employee of a Licensed Private Career School in the State of New York and you believe that the school or anyone representing the school has acted unlawfully, you have the right to file a complaint with the New York State Education Department.

What can a student or employee complain about?

You may make complaints about the conduct of the school, advertising, standards and methods of instruction, equipment, facilities, qualifications of teaching and management personnel, enrollment agreement, methods of collecting tuition and other charges, school license or registration, school and student records, and private school agents.

How can a complaint be filed by a student or employee?

You should try to resolve your complaint directly with the school unless you believe that the school would penalize you for your complaint. Use the school's internal grievance procedure or discuss your problems with teachers, department heads, or the school director. We suggest that you do so in writing and that you keep copies of all correspondence to the school. However, the school cannot require you to do this before you file a complaint with the New York State Education Department. If you do file a complaint with the Department, please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

The steps you must take to file a complaint with the New York State Education Department are:

1. Write to the New York State Education Department at 116 West 32nd Street, 5th Floor, New York, New York 10001, or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement, financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.
2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.
3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of law have been committed and the school fails to take satisfactory and appropriate action then the Department may proceed with formal disciplinary charges.

What is the Tuition Reimbursement Fund?

The Tuition Reimbursement Fund is designed to protect the financial interest of students attending non-degree proprietary schools. If a school closes while you are in attendance, prior to the completion of your educational program, then you may be eligible for a refund of all tuition expenses which you have paid. If you drop out of school prior to completion and you file a complaint against the school with the State Education Department, you may be eligible to receive a tuition refund if the State Education Department is able to provide factual support that your complaint is valid and to determine that there was a violation of Education Law or the Commissioner's Regulations as specified in Section 126.17 of the Commissioner's Regulations. To file a claim to the Tuition Reimbursement Fund, you must first file a complaint with the State Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment).

What is the tuition refund and cancellation policy?

All schools must have a tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement.

Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before you sign. You may ask for assistance from the Department at the address included in this pamphlet.

What should students know about "private school agents?"

Private School Agents are employed by schools for the purpose of recruiting or enrolling students in the school; they are not school counselors. Private school agents cannot require a student to pay a placement or referral fee. Each school agent must be licensed by the New York State Education Department, must have an Agent identification card and must be a salaried employee of the school. School agents who cannot show an Agent Identification Card are breaking the law if they try to interest students in enrolling in a particular school or group of schools. The name(s) of the agent(s) who enrolled a student must appear on that student's enrollment agreement. Therefore, you should write down the name of the agent who talked to you. Each student will be required to confirm the name(s) of the agent(s) when signing the enrollment agreement. A full refund shall be made to any student recruited by an unlicensed private school agent or even by a licensed agent if there is evidence that the agent made fraudulent or improper claims. To find out if you are eligible to receive a refund, you must follow the complaint procedures included in this page.

What should students know about "grants and guaranteed student loans"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government).

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours--the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender

and the insurance premiums charged on these loans. Read and understand all the information and applications for financial aid grants and loans before signing.

Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

Contact the New York State Education Department at: New York State Education Department 116 West 32nd Street, 5th Floor New York, New York 10001

Attention: Bureau of Proprietary School Supervision (212) 643-4760

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the operation of Licensed Private Career Schools.

For a list of our distinguished faculty, refer to our website at

www.metdesignschool.com