# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome</td>
<td>3</td>
</tr>
<tr>
<td>Mission</td>
<td>4</td>
</tr>
<tr>
<td>History</td>
<td>5</td>
</tr>
<tr>
<td>Administration</td>
<td>6</td>
</tr>
<tr>
<td>School Overview</td>
<td>7-8</td>
</tr>
<tr>
<td>Admission Information</td>
<td>9-15</td>
</tr>
<tr>
<td>Financial Information</td>
<td>16-19</td>
</tr>
<tr>
<td>Programs</td>
<td>20-29</td>
</tr>
<tr>
<td>Cosmetology Course Description</td>
<td>20</td>
</tr>
<tr>
<td>Cosmetology Program Overview</td>
<td>21</td>
</tr>
<tr>
<td>Esthetics Course Description</td>
<td>22</td>
</tr>
<tr>
<td>Esthetics Program Overview</td>
<td>23</td>
</tr>
<tr>
<td>Nail Technology Course Description</td>
<td>24</td>
</tr>
<tr>
<td>Nail Technology Program Overview</td>
<td>25</td>
</tr>
<tr>
<td>Educator Training Course Description</td>
<td>26</td>
</tr>
<tr>
<td>Educator Training Program Overview</td>
<td>27</td>
</tr>
<tr>
<td>Refresher Post-Graduate Program</td>
<td>29</td>
</tr>
<tr>
<td>Student Services</td>
<td>30-31</td>
</tr>
<tr>
<td>Policies</td>
<td>32-41</td>
</tr>
<tr>
<td>Addendum</td>
<td></td>
</tr>
<tr>
<td>A - Faculty</td>
<td></td>
</tr>
<tr>
<td>B - Important Consumer Information</td>
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<tr>
<td>C - Tuition and Financial Information</td>
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</tbody>
</table>

With the publication of this catalog all previous volumes become obsolete. Empire Education Group, The Hair Design School (referred as “Empire”) and the “e” logo are registered trademarks of EEG, Inc. This catalog is a guideline of what The Hair Design School expects of its students. The Hair Design School reserves the right to modify its policies based on changes in accreditation requirements, state or federal laws, or for any other reason at the discretion of Empire Beauty School’s Executive Committee. Changes will be made with the approval of the appropriate state regulatory agency. EEG, Inc., a Delaware Corporation, owns and operates Empire Beauty Schools. The Corporate Offices are located at 396 Pottsville-St. Clair Highway, Pottsville, PA 17901. The telephone number is (570) 429-4321. The website address is www.empire.edu.
Dear Future Professional,

Please let me be among the first to welcome you to The Hair Design School... and to the fabulous beauty profession.

This catalog is designed to provide you as much information as we can about your course offerings, rules, regulations, and listings of the student services at your disposal. We have made every effort to make this information relevant and understandable in order to answer any questions you might have about your school experience here at The Hair Design School. If there are any further questions, your school’s Executive Director or any member of our Educational Team will be glad to answer them.

I truly hope that you will work to get the most out of your Hair Design School education. There will be a lot of great educational opportunities available to you in the next few months and I urge you to take full advantage of it. I think you will find our exclusive Clic textbook, our blueprint to success, and our team of amazing educators teaching with our Empire Methodology to be very helpful to your learning.

I hope you will really focus on your career while you are with us. Remember, while it is important to learn great technical skills... it is even more essential for you to learn about how to communicate with and sell to your future clients... and to work with your team of fellow professionals. If you master those skills, you will find that the “sky is the limit” on your future success.

Finally, I urge you to really get involved with your school’s culture. Learning can be really fun... and helping others through our National Day of Beauty and other charity events can really give you great satisfaction by helping your fellow human beings.

I wish you the best of luck and success in the coming months... and for the rest of your career. I look forward to meeting you in the future and personally welcoming you into the most beautiful profession in the world.

With warmest regards,

Frank Schoeneman
The mission of The Hair Design School is to provide quality cosmetology career-oriented higher education to a diverse student population. In addition, we incorporate both professional and personal development into our programs to help our students achieve a lifetime of success.

In harmony with its mission, The Hair Design School has established the following goals:

- To offer students real-life based programs developed by faculty and staff through regular assessment and consultation with other educators, industry leaders, and potential employers of our students

- To offer day and evening scheduling options to accommodate the distinctive needs of both traditional and nontraditional students

- To assist students in realizing their potential by establishing basic skills assessment and developmental evaluation

- To provide student services that contribute to students’ success and achievement

- To provide career development strategies and employment assistance to facilitate students’ successful transition to their careers

- To provide highly motivated and qualified graduates to meet the current and projected needs of the employers we serve

The goals of The Hair Design School are simple. We want to teach students the best possible salon-centric education and techniques for becoming successful in the cosmetology profession.
HISTORY

For more than 80 years, the Hair Design School has been providing quality cosmetology education for future professionals. With 11 campuses in 3 states, the Hair Design School is owned and operated by Empire Education Group, the parent company of both Hair Design Schools and Empire Beauty Schools.

In 1935, the first Empire Beauty School opened in Wilkes-Barre, PA, growing to more than 20 schools in Pennsylvania within a few years.

Through acquisition, first in Atlanta, then Maryland, New Jersey, North Carolina and Virginia the early 2000’s was a time of growth for Empire. By late 2007 Empire Education Group had expanded to major cities like New York, Chicago and Boston, and areas as far west as Minneapolis and Arizona.

Today there are 110 Hair Design Schools and Empire Beauty Schools in 21 states.

All EEG schools have tastefully decorated interiors, spacious classrooms, and modern equipment. The Student Clinic area of each facility is designed so that students acquire practical experience through servicing guests with a complete menu of hair, skin, and nail services. All services are performed by senior-level supervised students.

Each school houses a complete library of continuing education aids, which include textbooks, e-books, and DVD’s. Students receive an education kit, containing equipment designed for use during classroom studies. Special classes covering hair, skin, nails, and makeup techniques as well as sales and marketing seminars, are incorporated into the curriculum. Top professional educators, hair designers and manufacturers’ technical representatives offer demonstration seminars and workshops for our students to keep current with the newest products, equipment, and design trends in the fashion-forward beauty industry.
## Administration

### Corporate Officers/Principals

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chief Executive Officer and Chairman of the Board</td>
<td>Franklin K. Schoeneman</td>
</tr>
<tr>
<td>President and Chief Operating Officer</td>
<td>Michael D. Bouman</td>
</tr>
</tbody>
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### Executive Management

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executive Vice President, Marketing</td>
<td>Bruce Schmidt</td>
</tr>
<tr>
<td>Executive Vice President and Chief Financial Officer</td>
<td>James A. Wunderle</td>
</tr>
</tbody>
</table>

### Senior Management

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior Vice President, Human Resources</td>
<td>Carol King</td>
</tr>
<tr>
<td>Senior Vice President, Field Operations</td>
<td>Catherine Klepeisz</td>
</tr>
<tr>
<td>Senior Vice President, Information Technology</td>
<td>Joseph Drasdis</td>
</tr>
</tbody>
</table>

### Operating Management

<table>
<thead>
<tr>
<th>Position</th>
<th>Name</th>
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</thead>
<tbody>
<tr>
<td>Vice President, Enterprise Systems</td>
<td>Juma Abdiroglu</td>
</tr>
<tr>
<td>Vice President, Communications</td>
<td>John Dalton</td>
</tr>
<tr>
<td>Vice President, Government Affairs</td>
<td>Anthony Fragomeni</td>
</tr>
<tr>
<td>Vice President, Field Operations</td>
<td>Brian Kyslinger</td>
</tr>
<tr>
<td>Vice President, Education</td>
<td>Karie Schoeneman</td>
</tr>
<tr>
<td>Vice President, Field Operations</td>
<td>Kyle Schoeneman</td>
</tr>
<tr>
<td>Vice President, Academic Operations</td>
<td>Kevin Shackles</td>
</tr>
<tr>
<td>Vice President, Accounting &amp; Chief Accounting Officer</td>
<td>John J. Stemmler, Jr., CPA</td>
</tr>
<tr>
<td>Vice President, Field Operations</td>
<td>Pat Tiderman</td>
</tr>
<tr>
<td>Vice President, Financial Aid Services</td>
<td>Mary Rose Tonkin</td>
</tr>
</tbody>
</table>
The Hair Design Schools include demonstration and lecture classrooms, a fully equipped Student Clinic floor, student lounge, dispensary, and faculty and administration offices to assist students in becoming quality professionals capable of meeting the demands of the salon and spa industry. All Hair Design Schools meet or exceed the requirements established by our state licensing authorities.

Please visit our website at www.hairdesign.edu for a listing of all our schools.

### School Locations

**Bloomfield**  
15 Ward Street  
Bloomfield, NJ 07003  
(973) 680-0099

**Ocean**  
1458 State Route 35  
Ocean Township, NJ 07712  
(732) 493-1355

**Jersey City**  
2800 John F. Kennedy Boulevard  
Jersey City, NJ 07036  
(201) 659-0303

**Union**  
1126 Morris Avenue  
Union, NJ 07083  
(908) 686-4422

Toll Free for all locations: 1-800-260-5816  
Website: www.hairdesign.edu

**Hours of Operation**  
All Hair Design Schools operate year round. Schools are open Monday through Thursday from 8:30am to 9:45pm* and Friday 8:30am to 5:00pm. Saturday hours vary by location. Contact the school for Saturday operating hours.

*Not all schools offer evening classes.
AFFILIATIONS AND ASSOCIATIONS
American Association of Cosmetology Schools
Eastern Association of Student Financial Aid Administrators
Career Educators Alliance
National Association of Student Financial Aid Administrators
National Association of Hairdressers and Cosmetology
State Cosmetology Association

THE HAIR DESIGN SCHOOL IS APPROVED BY
New Jersey Division of Vocational Rehabilitation
New Jersey One-Stop Career Centers
State Approving Agency for Veterans’ Educational Benefits
These approvals are state and school specific and may not apply to all schools.

ACCREDITED BY
National Accrediting Commission of Career Arts & Sciences
4401 Ford Avenue, Suite 1300
Alexandria, VA 22302
(703) 600-7600
www.naccas.org

LICENSED BY
New Jersey Board of Cosmetology/Hairstyling
PO Box 45003
Newark, NJ 07101
(973) 504-6400
www.state.nj.us/lps/ca/cosmetology/index.htm

Copies of documents describing the school’s accreditation and licensing may be reviewed by current or prospective students by contacting the School Executive Director.
ADMISSIONS INFORMATION

WHAT YOU NEED TO SUCCEED
We will help you obtain the skills and knowledge you need to succeed in the beauty industry. Our talented educators will facilitate the training you need to develop customer service, technical, and business skills. We will provide you with the tools for success.

STUDENT ORIENTATION
This orientation is mandatory for all incoming students and must be attended prior to the start of the program. During orientation we will discuss responsibilities and standards. We will explain the format of our program, how you will progress and how your performance will be measured.

STUDENT PREPARATION TIPS
There are several things you may want to consider while arranging a successful enrollment plan:

• Choose a start date that allows sufficient preparation time
• Make dependable housing arrangements
• Prepare financially
• Plan for dependable transportation
• Obtain dependable childcare
• Consider employment that supports the demands of your education

ADMISSION REQUIREMENTS
A student must meet the state minimum age requirement to enter school (if applicable) and must submit the following:

• A copy of a state or federal issued photo identification
• Provide a copy of high school diploma, or its equivalent. The Hair Design School does not offer Ability to Benefit.
• Foreign diplomas must be translated and evaluated from a recognized agency such as World Educational Services (WES), Globe Language Services, and Educational Credential Evaluators (ECE).
• Complete a Career Planning interview

• May have to complete an admissions assessment
• Pay the required registration fee
• Complete an Enrollment Package
• Students applying for the Educator Training program must meet state enrollment requirements.

RE-ENROLLMENT POLICY
Students wishing to be readmitted after withdrawing need to consult with, and must have the approval of their Executive Director prior to re-admission. Students accepted for re-enrollment will not be charged an additional Registration Fee if restarting within 12 months of their last date of attendance.

ADDITIONAL ADMISSIONS INFORMATION
This School may accept appropriate credit from other licensed schools for previous education. This school does not guarantee the transferability of its credits to any other institution unless there is a written agreement with the institution. Official transcripts are required prior to any enrollment along with the completion of any state transfer requirements (if applicable). Proficiency examinations may be used based on state requirements to determine the appropriate entry point in the curriculum. The school will not make adjustments to recognize a student’s prior education once the student has started at The Hair Design School.

This School does not recruit students already attending or admitted to another school offering a similar program of study.

The Hair Design School is committed to equal educational opportunity and does not discriminate on the basis of age, gender, religion, sexual orientation, ethnicity/national origin, disability, perceived gender, or gender identity in admissions, career services, or any other activities. Applicants will not be denied admission on the basis of any of the foregoing factors, but applicants must meet all requirements specified for admission.
The School maintains cumulative educational records in accordance with all applicable federal, state, and accreditation regulations. See your school Executive Director for exact record retention lengths.

The Hair Design School accepts United States citizens and foreign nationals who are permanent residents (or they have documented proof that they are in a candidacy/application part of the process), and foreign nationals with valid non-immigrant status who are eligible to attend school. However, foreign nationals who possess a current visa and valid I-94 (which allows attendance at school), which do not expire prior to graduation from a specific Hair Design School may attend any Hair Design School. Acceptable visa include: A-1, A-2, A-3, E-1, G-1, G-2, G-3, G-4, H1B, H-1C, H-2A, H-2B, H-3, H-4, I, J-2, L, O, and R.

Non-US Citizens / Non-Resident Aliens wishing to receive an I-20 from a school of EEG, Inc., as noted above, must first provide the specific school with the following credentials:

• Must be (at least) sixteen and a half (16 1/2) years of age.
• Possess and provide proof (in English) of equivalence to a U.S. high school education (please note “acceptable documentation” as noted above under Responsibility A.1.b.1).
• A refundable (based upon The Hair Design School refund policy) deposit of $5,750 (U.S. currency).
• Documentary evidence of means of actual support for both education and living expenses for the duration of training at a Hair Design School.
• Evidence of acceptable level(s) of English language proficiency through a score of 500 (or higher) on a TOEFL examination
• The successful completion of the EEG, Inc. registration paperwork (including Enrollment Agreement). Payment of the required Registration Fee (U.S. currency).

Upon receipt of all the above noted materials, fees, deposits, TOEFL Test and other documentation a Form I-20 “Certificate of Eligibility” will be issued to the foreign national potential student. Please note that it may take 4-6 weeks for a foreign national to complete this entire process and students should plan their dates to begin school with this possible timeframe in mind.

The completed Form I-20 will be taken by the potential student to an appropriate embassy, consulate or immigration office as his or her country requires. U.S. policy requires all documentation to be processed and approved before an M-1 Student Visa is generated by the Department of Homeland Security.

All courses are taught in English. Textbooks and course materials are only offered in the English Language.

Providing false information for the purpose of gaining admission or access to financial assistance is a violation of law and could result in criminal prosecution as well as denial of admission or termination from school.

In addition to satisfying the requirement for a valid high school diploma or GED certificate, an applicant must demonstrate the character, readiness and commitment to successfully complete the academic program for which admission is requested and to work effectively in the occupation(s) for which the program provides training. In determining whether to grant or deny admission, The Hair Design School will consider information about the applicant’s prior postsecondary educational experiences, employment record, credit record and any criminal
record. An applicant may be asked to provide such information and to sign authorizations allowing The Hair Design School to obtain information from other educational institutions, employers, credit agencies and law enforcement authorities. (Any prior criminal offenses will be evaluated with respect to time, circumstances, seriousness and relationship to the academic program for which admissions is requested; if an applicant with a criminal record is admitted, The Hair Design School makes no guarantee that the criminal record will not be an impediment to the applicant’s ability to obtain employment and pursue a successful career.) The Hair Design School also will consider an applicant’s statements and demeanor during the admissions and orientation process.

The Hair Design School reserves the right to deny admission to any applicant who applies to The Hair Design School, on the basis of background, record and statements and conduct during the admissions process, determines to not be qualified to succeed in or benefit from an academic program offered by The Hair Design School.

**AMERICANS WITH DISABILITIES ACT**

The school does not discriminate in admission or access to our program on the basis of age, race, color, sex, disability, sexual orientation, religion, ethnic or national origin. If you would like to request academic adjustment or auxiliary aids, please contact the campus Executive Director. You may request academic adjustments or auxiliary aids at any time. The Executive Director is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990.

Applicants who are persons with disabilities, as defined in paragraph 104.d(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program. The School will work with the applicant or student to determine whether reasonable accommodations can be effective and/or are available.

Any qualified individual with a disability requesting an accommodation or auxiliary aid or service should follow this procedure:

1) Notify the Executive Director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. You may contact the Executive Director by telephone at the number listed on page 4 of this catalog.

2) The Executive Director will respond within two weeks of receiving the request.

3) If you would like to appeal the decision regarding your request, please contact the Vice President of Operations with all the previously requested information. Appeals must be submitted within one week of the date of the Executive Director’s response.
NORMAL TIME TO COMPLETE

Students should have a reasonable expectation of the time it should take to complete a program in order to plan and budget accordingly. Program lengths for full time and part time schedules are stated in weeks and include estimated days the school is closed for holidays, educator training, special events, inclement weather and a limited number of days scheduled to allow students to make up missed work as necessary for state licensing purposes.

When calculating and disclosing normal time to complete and On Time Completion Rates, the number of days scheduled to make-up work is limited to 10% of scheduled hours. For example, if a student is scheduled to attend class 7 hours per day and is enrolled in a 1200 hour program, the number of days scheduled to make up work would be determined by dividing 120 (10% of the hours in the program) by 7 (number of hours scheduled per day), or 18 days.

Students are permitted to make up additional work in order to graduate, as long as they do not exceed the maximum time frame as described in the school’s satisfactory progress policy, but they would not be counted as graduating within normal time for purposes of the calculation and disclosure of On Time Completion Rates in Addendum B to the catalog.
EDUCATIONAL CLASS SCHEDULE:

The Hair Design School offers professional courses to complement your career choice.

Here is a listing of days and times available:

COSMETOLOGY PROGRAM

The Cosmetology program consists of 1,200 hours of instruction. Subjects include haircutting, haircoloring, facials, makeup, manicuring, salon management and much more. Upon completion of the program, the Student is qualified for licensure and practice as an entry-level licensed cosmetologist.

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>NORMAL TIME TO COMPLETE</th>
<th>DAYS</th>
<th>TIMES</th>
<th>INSTRUCTIONAL CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>41 Weeks</td>
<td>M-F</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td>Part-time</td>
<td>88 Weeks</td>
<td>M-Thur</td>
<td>5:45pm - 9:45pm</td>
<td>4 hrs/day</td>
</tr>
<tr>
<td>Part-time*</td>
<td>80 Weeks</td>
<td>M-Wed</td>
<td>5:30pm - 10:00pm</td>
<td>4.5 hrs/day</td>
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<tr>
<td>Thursday</td>
<td></td>
<td></td>
<td>5:30pm - 9:30pm</td>
<td>4 hrs/day</td>
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</table>

NAIL TECHNOLOGY (NOT CURRENTLY OFFERED)**

The Nail Technology program consists of 300 hours of instruction. Subjects include manicure, pedicure, nail extensions, skin and nail disorders and salon management. Upon completion of the program, the Student is qualified for licensure and practice as an entry-level licensed nail technician.

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>NORMAL TIME TO COMPLETE</th>
<th>DAYS</th>
<th>TIMES</th>
<th>INSTRUCTIONAL CREDIT</th>
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<tbody>
<tr>
<td>Full-time</td>
<td>11 Weeks</td>
<td>M-F</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
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<td>Part-time</td>
<td>23 Weeks</td>
<td>M-Thur</td>
<td>5:45pm - 9:45pm</td>
<td>4 hrs/day</td>
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<tr>
<td>Part-time*</td>
<td>21 Weeks</td>
<td>M-Wed</td>
<td>5:30pm - 10:00pm</td>
<td>4.5 hrs/day</td>
</tr>
<tr>
<td>Thursday</td>
<td></td>
<td></td>
<td>5:30pm - 9:30pm</td>
<td>4 hrs/day</td>
</tr>
</tbody>
</table>

*Check with campus for availability. **May not be available at all schools.
EDUCATIONAL CLASS SCHEDULE:

The Hair Design School offers professional courses to complement your career choice.

Here is a listing of days and times available:

**ESTHETICS**

The Esthetics program consists of 600 hours of instruction. Subjects include educational techniques, curriculum development, use of instructional aids, and classroom management and administration. Upon completion of the program, the Student is qualified for licensure and practice as an entry-level licensed esthetician.

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>NORMAL TIME TO COMPLETE</th>
<th>DAYS</th>
<th>TIMES</th>
<th>INSTRUCTIONAL CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>21 Weeks</td>
<td>M-F</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td>Part-time</td>
<td>45 Weeks</td>
<td>M-Thur</td>
<td>5:45pm - 9:45pm</td>
<td>4 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>M-Wed</td>
<td>5:30pm - 10:00pm</td>
<td>4.5 hrs/day</td>
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<td></td>
<td></td>
<td>Thursday</td>
<td>5:30pm - 9:30pm</td>
<td>4 hrs/day</td>
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<tr>
<td>Part-time*</td>
<td>41 Weeks</td>
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**EDUCATOR TRAINING**

The Educator Training program consists of 600 hours of instruction. Subjects include educational techniques, curriculum development, use of instructional aids, and classroom management and administration. Upon completion of the program, the Student is qualified for licensure and practice as an entry-level licensed educator.

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>NORMAL TIME TO COMPLETE</th>
<th>DAYS</th>
<th>TIMES</th>
<th>INSTRUCTIONAL CREDIT</th>
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<tbody>
<tr>
<td>Full-time</td>
<td>21 Weeks</td>
<td>M-F</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
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<td>Part-time</td>
<td>33 Weeks</td>
<td>M-W</td>
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<tr>
<td>Part-time*</td>
<td>45 Weeks</td>
<td>M-Thur</td>
<td>5:45pm - 8:45pm</td>
<td>3 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tuesday</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>W-Thur</td>
<td>5:45pm - 8:45pm</td>
<td>3 hrs/day</td>
</tr>
<tr>
<td>Part-time*</td>
<td>41 Weeks</td>
<td>Monday</td>
<td>5:30pm - 9:00pm</td>
<td>3.5 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tuesday</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>W-Thur</td>
<td>5:30pm - 9:00pm</td>
<td>3.5 hrs/day</td>
</tr>
</tbody>
</table>

*Check with campus for availability. **May not be available at all schools.
EDUCATIONAL CLASS SCHEDULE:

The Hair Design School offers professional courses to complement your career choice.

Here is a listing of days and times available:

REFRESHER COURSE (NOT CURRENTLY OFFERED)**

This program consists of 250 hours structured as needed. Individual schedules are available based on the needs of the student and availability of instructors. The subjects covered are determined on a case-by-case basis according to the needs of the student. These courses are restricted to licensed cosmetologists or persons who have completed 1200 hours of instruction but have not yet been licensed.

<table>
<thead>
<tr>
<th>SCHEDULE</th>
<th>NORMAL TIME TO COMPLETE</th>
<th>DAYS</th>
<th>TIMES</th>
<th>INSTRUCTIONAL CREDIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time</td>
<td>8 Weeks</td>
<td>M-F</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td>Part-time</td>
<td>16 Weeks</td>
<td>M-W</td>
<td>9:00am - 4:30pm</td>
<td>7 hrs/day</td>
</tr>
<tr>
<td>Part-time*</td>
<td>15 Weeks</td>
<td>M-Wed</td>
<td>5:30pm - 10:00pm</td>
<td>4.5 hrs/day</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thur</td>
<td>5:30pm - 9:30pm</td>
<td>3 hrs/day</td>
</tr>
</tbody>
</table>

*Check with campus for availability. **May not be available at all schools.
FINANCIAL ASSISTANCE

There are two types of federal student aid available to Hair Design School students who qualify:

1) **Grants** – financial aid that doesn’t have to be repaid (unless, for example, you withdraw from school and owe a refund).

2) **Loans** – allow you to borrow money for your education which must be repaid, with interest, back to the Federal Government.

FEDERAL PELL GRANT (PELL)

Pell grants are the foundation of federal student financial assistance to which aid from other federal and non-federal sources might be added. These grants are generally awarded to undergraduate students and the award amounts can change yearly. The maximum award for the 2014-2015 award year is $5730.00. Unlike loans, grants are not repaid unless, for example, you withdraw from school prior to the planned program completion date. All federal grants are awarded to students with financial need. The amount of your Federal Pell Grant depends on your cost of attendance, expected family contribution, enrollment status (full or part-time), and whether you attend for a full academic year or less.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG)

This type of grant is awarded to undergraduate students with exceptional financial need – those with the lowest Expected Family Contribution (EFC). Federal Pell Grant recipients receive priority for FSEOG awards which range from $100 to $300 per award year. The amount of your award will be determined by the school’s Financial Assistance Office.

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Student loans, unlike grants, are borrowed money (monies) that must be repaid with interest. Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education.

There are three types of loans in the program:

1) **Subsidized Stafford Loan** – A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education pays the interest while you’re in school at least half-time. The amount of the loan cannot exceed a student’s financial need. The fixed interest rate for 2014-2015 is 4.66 percent.

2) **Unsubsidized Stafford Loan** – A student can borrow this type of loan to cover some or all of their school expenses. The U.S. Department of Education does not pay interest on unsubsidized loans. A student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it’s paid in full. The fixed interest rate of 4.66 percent can be paid while attending school, during a period of deferment or forbearance, or it can be accrued and the interest added to the principle amount of the loan.

3) **PLUS Loans** – Parents of dependent students can borrow from the PLUS Loan program. The terms and conditions of this type of loan include a requirement that the applicant have a favorable credit history, a repayment period that begins on the date of the last disbursement of the loan, and a fixed interest rate of 7.21 percent for the Direct Loan.

VETERANS’ EDUCATION BENEFITS

Some Hair Design Schools 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 must verify with the school representative that the school is eligible for Benefits.

Any student eligible to receive VA benefits must attend every scheduled hour. Veteran’s benefits cannot be extended beyond the total scheduled hours for the program.

Any student who attends less than their schedules hours may lose their entitlement.

ACE GRANT**/**

Prospective students should request information, an application, and salon assessment for the Ace Grant Program from the Executive Director. Ace Grant application, salon assessment, and proof of high school graduate or GED should be sent to your Hair Design School of interest.

*Subject to a Financial Assistance package reduction based on any additional funding sources.

**Any institutional aid will be applied to the student account when the student attends 750 clock hours of the first academic year.
THE HAIR DESIGN SCHOOL’S NATIONAL EDUCATOR SCHOLARSHIP
Prospective students planning to enroll into the Educator in Training Program are eligible to apply for the National Educator Scholarship. This scholarship amount varies, but may cover up to and including the cost of the full tuition (not including the kit). Scholarship application and required documentation must be submitted prior to or at the time of enrollment. Scholarship requirements include: minimum satisfactory progress of 75% in attendance and academics, completion of an interview with the Executive Director and submission of a recommendation letter from an Educator describing the applicant’s qualifications. In addition, applicants must meet state board requirements prior to enrollment.

EMPIRE GIVES BACK COSMETOLOGY EDUCATIONAL ENDOWMENT PROGRAM
Prospective students may apply for the Empire Gives Back Endowment if they are (were) a resident of a local shelter within the past 6 months from date of enrollment (confirmed by the Facility Representative, Facility Supervisor or Individual Counselor) and a first time cosmetology student. The student must meet all admissions requirements. One endowment is awarded per school per year.

EMPIRE KIDS PEACE EDUCATIONAL ENDOWMENT
Prospective students may apply for the Empire Gives Back Endowment if they are (were) a resident of a Kid’s Peace Facility within the past 6 months from date of enrollment (confirmed by the Kid’s Peace Facility Representative, Facility Supervisor or Individual Counselor) and a first time cosmetology student. The student must meet all admissions requirements. The Empire Kids Peace Educational Endowment may be awarded no more than five times in The Hair Design Schools per year.

GOOD ATTENDANCE SCHOLARSHIP
For students enrolling on August 18, 2014 and beyond, students who complete the Cosmetology program with a cumulative attendance percentage of at least 85% will be awarded a $500 scholarship. Students who complete the Cosmetology program with at least a 90% cumulative attendance percentage will be awarded a $1000 scholarship.

HIGH SCHOOL SCHOLARSHIP
Any high school senior enrolled in The Hair Design School’s full Cosmetology program at select locations is eligible to apply for The Hair Design School funded high school scholarships. Annually, 1 scholarship is available per select location in the amount of $1000. Candidates must follow The Hair Design School’s specified application process. Applicants are evaluated and selected by EEG, Inc.’s scholarship review board. The deadline for applications are May 1st of the students’ senior year. Award amounts and any deadline extensions, if applicable are at the discretion of Empire Education Group. *Student may not be a child of a Hair Design School employee.

NOTE: In order for a student to continue financial assistance eligibility, a student must maintain satisfactory progress. (Refer to the Satisfactory Academic Progress Policy). Any student not maintaining satisfactory academic progress will be ineligible to receive future disbursements of financial assistance. In order for the student to have financial assistance reinstated, the student’s financial assistance and Empire Beauty School account, along with the maximum time frame, will be evaluated to determine the student’s ability to complete the program within the recommended scheduled allotments. When the student has met both the academic and attendance requirements, the student will be removed from the Unsatisfactory Progress status and financial assistance eligibility will be reinstated for the remaining period of time in the program. A student must complete the program of study in a period of time not to exceed those outlined in the following schedules or maximum time frame. School holidays will not be considered in the calculation of cumulative attendance. Course incompletes and noncredit remedial courses have no effect on satisfactory progress standards.

Institutions that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV or HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.
GRADING PROCEDURE
The goal of an assessment is to measure competency. Students will be periodically evaluated based upon performance and attendance. Students take a predetermined number of Theory and/or Practical assessments per module. Work is graded using the following grading scale:

A – 93 – 100  
B – 85 – 92  
C – 75 – 84  
D – 70 – 74  
F – Below 70

NOTE: In the case of a failure, the student can retake the assessment; however, the second grade will be recorded.

STANDARDS OF SATISFACTORY ACADEMIC PROGRESS
SAP is a requirement for all students enrolled in the Cosmetology, Nail Technology, Esthetics, Educator Training, and Refresher Course programs (as applicable to school location).

Written notice of SAP standing will be provided to students at the time of evaluation. Copies of evaluations, as well as appeal results, will be kept in the student’s file. Students that withdraw and re-enroll will return under the same SAP status as when they left, regardless of how long he/she has been out.

In order to be meeting SAP students must maintain specified grade levels. They must also proceed through the course at a pace leading to completion in the maximum time frame as defined elsewhere*. SAP is evaluated at the scheduled mid-point of a program for programs of one academic year or less. Evaluations are at the scheduled end of each payment period (every 450 scheduled clock hours) per academic year for all other programs. If a subsequent academic year is more than 450 hours and less than 900 hours, payment periods are equal to one half of that academic year. If a subsequent academic year is 450 hours or less, then it is considered one payment period. SAP evaluations are always concurrent with the scheduled end of a payment period. An academic year consists of 900 clock hours over a period of not less than 26 weeks.

Students who do not meet academic requirements (75% cumulative grade average) or attendance requirements (75% cumulative attendance average) as of the evaluation will be considered not making satisfactory progress. They may lose eligibility for financial aid from Title IV HEA program funds, and may be subject to termination from the program.

School holidays are not considered in the calculation of cumulative attendance. Course incompletes and noncredit remedial courses are not applicable and have no effect on SAP standards. Clock hours or credits accepted from another institution toward the student’s educational program are counted as attempted and completed.

A student must meet the academic requirements (75% cumulative grade average) and the attendance requirements (75% cumulative attendance average) to make or re-establish SAP.

FINANCIAL AID WARNING STATUS
Students who are evaluated at the end of a payment period and fail to meet SAP are automatically placed on financial aid warning status. Financial aid warning status may be assigned without an appeal or other action by the student. They may continue to receive assistance under the Title IV HEA programs for one payment period. If the student does not achieve SAP by the end of that payment period, eligibility for Title IV program funds will cease. A student may appeal and if successful may be placed on Financial Aid Probation.
SATISFACTORY ACADEMIC PROGRESS (SAP)

FINANCIAL AID PROBATION
The institution may place a student on financial aid probation and may disburse Title IV, HEA program funds for the subsequent payment period. All the following conditions must be met:

a. The student must appeal the determination that they are not making satisfactory progress.

b. The institution must determine that the student should be able to make satisfactory progress during the subsequent payment period and meet the institution’s SAP standards at the end of that payment period.

c. A student must have a basis to file an appeal. Acceptable reasons might include the death of a relative, an injury or illness of the student, or other special circumstances. The student must document what caused the failure to meet the standards. They must also explain what has changed in their situation that will allow them to demonstrate SAP at the end of the next payment period. The student must submit all information relating to the appeal in writing within 10 days of being notified of not making SAP.

d. If the student’s appeal is approved and he/she meets the SAP requirements, by the end of the probationary period, they will be removed from probation and will be considered making SAP. If the student does not meet or exceed SAP by the end of the probationary period, they will be considered not making SAP. This will result in loss of eligibility for Title IV HEA program funds. The student may also be terminated from the program. Students meeting the minimum requirement at any evaluation are considered to be making SAP until the next scheduled evaluation.

*MAXIMUM TIME FRAME
Maximum time frame for students is 133% of the time it would take to complete the scheduled hours in the program. Time frames are based on schedule of attendance. For example, if a student’s schedule would allow for completion in 48 weeks with no absence, the maximum time frame for that student would be 133% of 48 weeks or 64 weeks.

If a student must attend additional time beyond maximum time frame due to poor attendance, or to complete graduation requirements, the student’s Enrollment Agreement will terminate. The School may have any student whose contract terminated execute a new Agreement if the Student is readmitted to the Program. The Student shall be required to pay the current charges per Program hour in effect at the time the new Agreement is executed for each Program hour that the Student must complete. A Cumulative Grade Average of 75% must be maintained in order to meet graduation requirements.

A student seeking reinstatement after termination caused by lack of SAP or official interruption must first meet with a School Executive Director. The Director will determine if the student is eligible to re-enroll. If a student applies for reinstatement, he/she must document the ability to successfully complete the program and certify that the causes of previous difficulties have been rectified. Students who ceased attendance while not making SAP will return as not making SAP. They will be allowed to continue their education but are not eligible for Title IV program funds unless they are able to re-establish SAP.
COURSE DESCRIPTION
The Cosmetology program consists of Pre-Clinic and Student Clinic.

Pre-Clinic Level
The Pre-Clinic level consists of the following:
• Haircutting and Design (including utilizing tools and implements)
• Shaving, Beard and Moustache Trimming (including utilizing tools and implements)
• Haircoloring
• Chemical Relaxing, Pressing and Design
• Long Hair Design
• Nail Care (including manicuring and pedicure)
• Permanent Waving
• Principles of Design (hairstyling utilizing thermal curling and waving, blow waving, rollers, pin curls, and finger waves)
• Skin Care
• Hair Treatment
  – Trichology (the study of the hair and its diseases and disorders)
• Interpersonal Skills and Marketing

Student Clinic Level
The Student Clinic level consists of the following:
• Advanced Haircutting
• Corrective Color
• Design Techniques
• Job Search (includes resume writing, completing employment applications, compensation methods, and how to obtain employment)
• Perm Design
• State Laws and State Board Procedures
• Salon Ecology, Electricity, Trichology and Anatomy and Physiology
• Skin Theories (includes custom and organic masks and various techniques of make-up applications)

EDUCATIONAL OBJECTIVES / GOALS:
Upon completion / graduation, students will be able to demonstrate the following:
• Basic practical skills in the areas of: Haircutting and Design, Shaving, Haircoloring, Chemical Relaxing and Design, Hair Treatment, Long Hair Design, Nail Care, Permanent Waving, Principles of Design, and Skin Care
• Practice General Safety, Sanitation, Disinfection, Sterilization
• Proficiency in all Theory related topics
• A knowledge of the many job opportunities in the Beauty Industry
• Professionalism with a focus on providing good Customer Service

COURSE FORMAT
Course content is identified and prioritized through State and Industry standards. Each course will provide students with an understanding of the Basic Technical Skills, Related Sciences, and Customer Service Skills necessary to complete a successful clinic level service.

INSTRUCTIONAL METHODS
In a student-centered classroom, Educators will instruct and coach students to achieve competency in all the various skill sets. Through problem solving, self-paced study, interactive theory and hands on practice.
REFERENCES
Each classroom will have the following: Textbooks, Tools / Equipment and Hair Products. In addition, the school is provided with an internet connection allowing accessibility to current Websites, Videos, and Tutorials. Electronic and/or hard copies of any Textbooks, Periodicals or other Reference Materials may also be available.

COSMETOLOGY PROGRAM OVERVIEW – 1200 HOURS

<table>
<thead>
<tr>
<th>PRE-CLINIC LEVEL</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Haircutting and Design / Shaving</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Permanent Waving / Principles of Design</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Chemical Relaxing and Design</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Haircoloring</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Hair Treatment / Nail Care</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Skin Care / Long Hair Design</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Pre-Clinic Skill Sheet</td>
<td>(Hours vary according to students' attendance)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STUDENT CLINIC LEVEL</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Corrective Color / Job Search</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Design Techniques / Perm Design</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>State Laws / State Board</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Advanced Haircutting / Skin Theories</td>
<td>(105 hours)</td>
<td></td>
</tr>
<tr>
<td>Clinic Experience</td>
<td>(150 hours)</td>
<td></td>
</tr>
</tbody>
</table>

*Details shown represent a full-time schedule.
## ESTHETICS PROGRAM

### COURSE DESCRIPTION
The Esthetics Program specializes in providing comprehensive knowledge and skill in the field of esthetics. Instruction is a combination of classroom instruction and Student Clinic floor practice focusing on how to provide customized skin treatment, hair removal and makeup services. Upon completion of the program, the student is qualified for employment in an entry-level job in the field of esthetics or a related discipline.

1) Pre-Clinic Level
   The pre-clinic level consists of the following concepts:
   - Structure of the Skin and its Function, Disorders and Esthetic Treatment, Procedures,
   - Hair Removal Services and Professional Makeup Techniques, Guest Service and Professional Recommendation Skills, and Business Building Skills

2) Student Clinic Level
   The student clinic level consists of the following concepts:
   - Salon and Spa Techniques, Salon Preparation, Advanced Skin Care Treatments,
   - Advanced Body Treatments, State Laws and State Board Procedures, Treatment Customizing, Guest Service Skills, Business-building Skills, Job Search

### OBJECTIVE / GOALS:
Upon completion / graduation, students will be able to demonstrate the following:

- Practical skills required to perform all of the aspects of skin care, hair removal, and makeup applications.
- Knowledge of the requirements for and be able to successfully pass the State Board examination.
- Skills needed to obtain employment in the field of esthetics.

### COURSE FORMAT
The course will be a combination of lecture, demonstration, and student participation. Students will demonstrate their knowledge of cosmetology theory and application through completion of the required practical skills and Student Clinic activities. Instruction will be supplemented with visual aids and other instructional techniques.

### INSTRUCTIONAL METHODS
The clock hour education is provided through sequential salon-centric learning. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methodology. Subjects are presented by means of interactive lecture and problem solving, student participation, demonstration /presentation, cooperative learning, individualized instruction, labs, student clinic activities, audio-visual aids, projects, activities, and other related learning methods. In addition, during this level, students will be in the Student Clinic.
area where they will perform work on guests or mannequins to demonstrate their ability to execute what they have learned. In addition to the required classroom hours, the students are required to have a minimum number of Student Clinic requirements in each subject. Each service or assignment a student performs in the Student Clinic is recorded on a daily basis. These services/units are part of the graduation requirements.

REFERENCES
A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support and supplement the program of study. Students have an opportunity to use these materials throughout their studies.

ESTHETICS PROGRAM OVERVIEW – 600 HOURS

<table>
<thead>
<tr>
<th>PRE-CLINIC LEVEL</th>
<th>Student Clinic Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skin and Facial</td>
<td>Facial, Hair Removal, and Make-Up</td>
</tr>
<tr>
<td>(105 hours)</td>
<td>(105 hours)</td>
</tr>
<tr>
<td></td>
<td>Salon Preparation / 360 Design</td>
</tr>
<tr>
<td></td>
<td>(105 hours)</td>
</tr>
<tr>
<td>Theories / Advanced Treatments</td>
<td>Student Clinic Practices</td>
</tr>
<tr>
<td>Theories / Spa Treatments</td>
<td>(75 hours)</td>
</tr>
<tr>
<td>Student Clinic</td>
<td></td>
</tr>
<tr>
<td>(105 hours)</td>
<td></td>
</tr>
</tbody>
</table>

*Details shown represent a full-time schedule.*
COURSE DESCRIPTION
The Nail Technology Program trains students in basic knowledge, skills and habits that will prepare them for entry-level positions in a salon or spa. The course features a blend of classroom instruction and Student Clinic floor practice, using live models or school guests.

This program focuses on the art and science of Nail Technology, including:
Manicure, Pedicures, Nail Sculpting, Nail Art, Silk and Fiberglass Wraps, Service and Product Recommendation, and Business Building.

OBJECTIVES / GOALS:
Upon completion / graduation, students will be able to demonstrate the following:
• Knowledge and skills required to perform all of the aspects of nail care.
• Ability to relate to fellow students and customers using professional interpersonal skills and marketing.
• Know the requirements for and be able to successfully pass the State Board examination.
• Have the skills needed to obtain employment as a Manicurist / Nail Technician

COURSE FORMAT
The course will be a combination of lecture, demonstration, and student participation. Students will demonstrate their knowledge of cosmetology theory and application through completion of the required practical skills and Student Clinic activities. Instruction will be supplemented with visual aids and other instructional techniques.

INSTRUCTIONAL METHODS
The clock hour education is provided through sequential salon-centric learning. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methodology. Subjects are presented by means of interactive lecture and problem solving, student participation, demonstration/presentation, cooperative learning, individualized instruction, labs, student clinic activities, audio-visual aids, projects, activities, and other related learning methods.

REFERENCES
A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support and supplement the program of study.
## Nail Technology Program Overview – 300 Hours

### Pre-Clinic Level

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nails</td>
<td>35</td>
</tr>
<tr>
<td>Artificial Nails</td>
<td>35</td>
</tr>
<tr>
<td>Salon Preparation / Management</td>
<td>35</td>
</tr>
</tbody>
</table>

### Student Clinic Level

<table>
<thead>
<tr>
<th>Course</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skin / Spa Treatments / Student Clinic</td>
<td>35</td>
</tr>
<tr>
<td>Advanced Tools / Concepts</td>
<td>35</td>
</tr>
<tr>
<td>Nail Artistry / Student Clinic</td>
<td>35</td>
</tr>
<tr>
<td>Student Clinic</td>
<td>90</td>
</tr>
</tbody>
</table>

*Details shown represent a full-time schedule.
COURSE DESCRIPTION
The Educator Training Program offers basic methodology training in the principles of cosmetology instruction in order for the student to start a successful career as a licensed instructor in a licensed school.

Prerequisites: Students must meet state licensing requirements.

The program focuses on educational techniques and curriculum development including:
Use of instructional aids, Student Clinic floor leadership, Classroom Management, Teaching methods, demonstrations and presentations, service and performance coaching, grading, evaluating, record keeping, effective communication, Safety, Sanitation, Disinfection, State Laws and Rules, Lesson planning, Course Material Management, and creating course files.

OBJECTIVES / GOALS
Upon completion / graduation, students will be able to demonstrate the following:

• Be proficient in the fundamentals of teaching
• Practice General Safety, Sanitation, Disinfection, and Sterilization while educating Future Professionals.
• Have an understanding of the Beauty Industry and all of the many job opportunities available.
• Demonstrate professionalism with a focus on providing proper Customer Service
• Pass the State Board examination requirements.
• Obtain employment as an educator in a public or private school structure.

COURSE FORMAT
The course will be a combination of lecture, demonstration, and student participation. Students will demonstrate their knowledge of cosmetology theory and application through completion of the required practical skills and Student Clinic activities. Instruction will be supplemented with visual aids and other instructional techniques.
INSTRUCTIONAL METHODS
The clock hour education is provided through sequential salon-centric learning. Each student will receive instruction that relates to the performance of useful, creative, and productive career-oriented activities. The program is presented through comprehensive lesson plans which reflect effective educational methodology. Subjects are presented by means of interactive lecture and problem solving, student participation, demonstration/presentation, cooperative learning, individualized instruction, labs, student clinic activities, audio-visual aids, projects, activities, and other related learning methods.

REFERENCES
A comprehensive library of references, periodicals, books, texts, audio/video tapes and web-based materials are available to support and supplement the program of study.

EDUCATOR PROGRAM OVERVIEW – 600 HOURS

<table>
<thead>
<tr>
<th>Education Category</th>
<th>Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foundations of Teaching</td>
<td>113</td>
</tr>
<tr>
<td>Teaching Methodology</td>
<td>130</td>
</tr>
<tr>
<td>Evaluations and Testing</td>
<td>130</td>
</tr>
<tr>
<td>Practical Applications</td>
<td>113</td>
</tr>
<tr>
<td>Student Teaching</td>
<td>114</td>
</tr>
</tbody>
</table>

*Details shown represent a full-time schedule.*
The Hair Design School increased clock hours for the student educator program from 500 hours to 600 based on the following rationale:

• After recommendations from Advisory Committee, enhancements to the curriculum, materials will be added to the Student Educator program to improve their technical skills in basic and advanced nail enhancements. Educationally, we created the Educator in Training curriculums, which includes but is not limited to teaching skills as they relate to the pre-clinic, clinic, clinic manager/team leader, while providing education in delivery, methodology, communications, listening skills, personal development and much more. In addition, increase in the internship or actual teaching experience.

• Currently the curriculum meets the standards in regards to public safety and sanitation of the State Board of Cosmetology or other state and local regulatory agencies.

• An increase in educational content will exceed the academic need of the students and continue to meet the institutional educational mission.
REFRESHER
POST-GRADUATE PROGRAM

COURSE DESCRIPTION
The Refresher/Post-Graduate program consists of 250 hours of instruction.

Prerequisites:
Students must have either:
• Completed 1200 hours of instruction; or
• A current New Jersey Cosmetology/Hairstyling license

Curriculum varies on a case-by-case basis according to the needs of the student
During the series of career planning interviews and student orientation, you will receive information about the instructional programs, goals of each course, policies affecting students and services available to students.

Our goal is to provide you with a clear picture about:

• Program requirements
• Student performance expectations
• Successful enrollment and financial planning

In addition, we may assist you in preparing for school by offering information about:

• Housing and/or roommates
• Transportation options and parking
• Childcare options, if necessary
• Career options and placement information

CAREER OPPORTUNITIES

Here are some of the careers available to our graduates:

<table>
<thead>
<tr>
<th>SALON</th>
<th>SPA</th>
<th>PRODUCT</th>
<th>INDUSTRY</th>
</tr>
</thead>
</table>
| • Nail Artist/Manicurist  | • Esthetician*: Day spas Cruise ships
| • Hairstylist          | • Day Spa Manager                 | • Product Distributor           | • School Educator                |
| • Makeup Artist        | • Day Spa Owner                   | • Sales Consultant             | • School Owner                   |
| • Haircolor/Perm Specialist |                                 | • Manufacturer’s Sales Rep  | • Freelance Makeup Artist         |
| • Esthetician          |                                   | resentative                  | • Image Consultant               |
| • Salon Manager        |                                   | • Salon Sales Consultant      | • Photo/Movie Stylist             |
| • Salon Owner          |                                   |                               | • Magazine Writer/Editor          |

*Some positions require a specialized course of study, which may not be available at all of our schools.
CAREER PLACEMENT ASSISTANCE
The Hair Design School Placement Assistance strives to assist every graduate in obtaining a career-related position suited to his/her needs and desires. A file of locally available positions in the cosmetology industry is maintained at each location.

Career guidance is available. Contact the Executive Director for more information.

Regulations prohibit any school, college or institution of higher learning from guarantees placement as an inducement to enter school.

ADDITIONAL STUDENT SERVICES
The Hair Design School recognizes that balancing the demands of school, family and work can be overwhelming. Often students experience stress and tension while juggling these demands. The Hair Design School program is designed support students in dealing with pressures and challenges they encounter during their academic career. The Executive Director will give students access to resources and support, allowing them to feel that their school is determined to give them as many tools as possible to cope with challenges.

GRADUATION REQUIREMENTS
In order to graduate and receive a diploma, students must meet the following requirements:

- Complete the required hours of training
- Complete curriculum requirements
- Fulfill all financial obligations to the school

Upon completion of all course requirements, successful completion of the State Board of Cosmetology Examination is required to obtain a license to practice.

LICENSING REQUIREMENTS
New Jersey students may apply to take the written portion of the licensing exam after they have completed 75% of the program. See Executive Director for more information.

Detailed licensing requirements are provided on a separate handout.
PROFESSIONAL DEVELOPMENT GUIDELINES

Our courses provide essential knowledge and skills to enable you to be a successful professional in the salon and spa industry. Establishing professional work habits is a primary focus in all of our courses. The following is a general description of our Student Guidelines, which outline what we expect from our students and what you can expect from our team. You will receive a complete listing of the School’s policies and procedures at the time of your enrollment.

ATTENDANCE

Upon registration, the student schedules a place in a particular class. Since class size is limited by state law, the School insists upon prompt and regular attendance at all times. The student is required to report to school at the regularly scheduled time. All students must attend according to their Enrollment Agreements. Students unable to attend classes must call in one hour before scheduled start time.

ABSENCE

Students must notify the school of an absence due to illness, death in the immediate family, and/or any other unavoidable circumstance. Any student who is absent for fourteen (14) consecutive calendar days will be terminated.

TARDINESS

Promptness in reporting to class at the beginning of each session is necessary. Tardiness will be clocked at the nearest 1/4 hour.

If you arrive more than 10 minutes after class start time, your IND rounds to the next hour. Example: If you punch IND at 9:12am, the punch rounds to 10:00am and you are not permitted in class until that time.

WEATHER-RELATED SCHOOL CLOSINGS

When there is a serious “weather emergency,” which causes retail businesses and government offices to close, The Hair Design School will normally cancel or delay classes. A decision to have a late opening or early closing will be made by the Executive Director. Consult your text messages, Facebook, local TV and/or radio stations for school information.

SCHEDULE CHANGES

Under normal circumstances, schedule changes will be granted only to those students achieving the Achievement and Attendance Evaluation standards. There may be circumstances where this will not be applicable due to schedule rotation.

COURSE CANCELLATION POLICY

Should the need arise for the School to cancel or delay the start of a program, the School will work with the student to arrange for a new start date. Should a refund be required, it will be done in accordance with the refund policy contained within this catalog.

TRANSFER/TRANSCRIPTS

EEG, Inc. allows any Hair Design School student making Satisfactory Progress to transfer from one EEG, Inc. owned school to another EEG, Inc. owned school. In addition, The Hair Design School will allow students transferring in from another beauty school and will accept their hours based on receiving approved school’s state curriculum or transcript. A proficiency examination may be used to determine the appropriate entry point into the curriculum to provide a better educational experience.

If a Hair Design School student wants to move to another EEG, Inc. owned school that is recognized by the U.S. Department of Education and the School’s accrediting body and is an additional location of the School the student is presently attending, he/she may transfer to the additional location. However, if the student is wishing to transfer from one main school to another main school, the student must withdraw from their present school, and then enroll at the new school. A refund calculation will be completed by the School from which they are leaving and the student may need to re-apply for Title IV funding at the new school. The student’s current satisfactory academic progress standing and Achievement and Attendance Evaluation follows through to his/her new school when the student is a transfer from the main school to an additional location. Tuition and other fees will be charged based upon the hours and equipment needed.

Students who transfer into The Hair Design School school from another school system will be treated as a new Student in terms of making Satisfactory Academic Progress.

MAKE-UP WORK

Make-up work is associated with any missed or failed assignments. All theory, practical and lab work should be made up following an absence. Make-up work can only be completed on Tuesday, Wednesday and Thursday evenings from 4:30pm to 5:30pm. Saturdays are available as well for Clinic level students only.

The student’s responsibility is to make sure he/she has obtained all notes and assignments. Once the final curriculum grade is submitted, the student has one (1) week to complete any make up work, provided...
that the student’s attendance is at least 50%. If the student’s attendance is less than 50% then the student must re-take the module to receive a grade.

GRADING PROCEDURE
The goal of an assessment is to measure competency. Students will be periodically evaluated based upon performance and attendance.

Students take a predetermined number of Theory and/or Practical assessments per module. Work is graded using the following grading scale:

A – 93 – 100
B – 85 – 92
C – 75 – 84
D – 70 – 74
F – Below 70

NOTE: In the case of a failure, the student can retake the assessment; however, the second grade will be recorded.

ACHIEVEMENT AND ATTENDANCE EVALUATION (AAE)
Achievement and Attendance Evaluation is the process to determine if the student’s performance and academic standing meets the Empire standard. The student must meet the following Achievement and Attendance Evaluation Standards:

• Must adhere to a 75% average or above Attendance Record and a 75% average or above Academics.

Achievement and Attendance Evaluation reports are distributed to the students every 6 weeks. A detailed explanation of the Academic and Attendance Standards is contained in the Empire Achievement and Attendance Evaluation Policy. At the time of the evaluation the student will be identified as being in one of four statuses:

1) Meeting Standard – The student meets all Achievement and Attendance evaluation standards.

2) Below Standard Status – This represents the first measurement evaluation in which a student’s attendance and/or academic average does not meet the minimum requirements. The student has a right to appeal during the Below Standard Status. If the appeal is denied, the student remains Below Standard until the next AAE evaluation. If the student fails to meet the minimum requirements for 2 consecutive 6 week cycles, the student is placed in At Risk status.

3) At Risk Status – This represents the second measurement evaluation in which a student’s attendance and/or academic average does not meet the minimum requirements. The student has a right to file an appeal during the At Risk status until the next AAE evaluation. If the student fails to meet the minimum requirements for 3 consecutive 6 week cycles, the student is placed in Academic Dismissal status.

4) Academic Dismissal – The student may be dismissed from the school. Please refer to the AAE Academic Dismissal Appeal below. The school staff will meet with students who are in Below Standards or At Risk Status to review their status, advise, and create an academic plan to meet AAE standards. The staff will offer the students the opportunity to file an appeal and follow the appeals process if applicable. The student must submit all information relating to the appeal within 10 days of being notified of not making AAE.

AAE ACADEMIC DISMISSAL APPEAL
A student may file an appeal when AAE Academic Dismissal is reached. The appeal must be submitted within 10 days of the date on the status notification letter. Student continues to attend until an Appeal decision is rendered. Students must be able to meet AAE standards of 75% attendance and 75% academic average by the next AAE evaluation. An educational plan to include attendance and academic performance for the remainder of the student’s enrollment must be submitted along with copies of advising as it relates to attendance and academics. If Appeal is denied, student must be dismissed from school.

If AAE Academic Dismissal appeal is denied, School staff will meet with students to conduct an Exit Interview and follow procedures for student termination. NOTE: Only one appeal opportunity per student.

PRE-CLINIC APPEAL
A student can submit an appeal if they failed a pre-clinic module. A written letter explaining the reason for the appeal that outlines what caused the missed assignments. They must also explain what has changed their situation that will allow them to demonstrate success at the end of the next module.
RECORD RETENTION POLICY
Student records shall be maintained after a student either terminates training or graduates. The school will maintain adequate permanent student records which will include:

- Evidence of compliance with the school’s admissions requirements
- Credit granted for previous experience or training
- Dates of admission start dates and withdrawal or completion dates
- Reasons for withdrawals when known
- Daily attendance
- Tuition and financial aid records, when applicable

LEAVE OF ABSENCE
The Hair Design School does not offer leaves of absence to enrolled students. If a student needs to interrupt his/her training, he/she must be dropped from the program and re-enrolled upon return. The re-enrollment process will be according to the Re-enrollment Policy.

WITHDRAWAL
Any student who withdraws from his/her contracted course or fails to complete his/her training will have notice placed in his/her Student file as to progress at the point of withdrawal. A student making satisfactory academic progress at the point of withdrawal may apply for re-enrollment in the school and will be considered to be making satisfactory academic progress and meeting Achievement and Attendance Evaluation (AAE) standards at the point of re-entry; likewise, a student not making satisfactory academic progress at the point of withdrawal may apply for re-enrollment in the school and will not be considered to be making satisfactory academic progress or meeting Achievement and Attendance Evaluation (AAE) standards at the point of re-entry.

WITHDRAWAL POLICY
A Student will be considered as withdrawn when one of the following occurs:

1. The student must “officially” notify the Executive Director, in writing of his/her intent to withdraw.

2. A formal termination (unofficial withdrawal) by the student shall occur no more than 14 consecutive calendar days from the last day of physical attendance.

GROUNDS FOR DISMISSAL/SUSPENSION
The School reserves the right to dismiss/suspend a student for any reason, including but not limited to the following: providing fraudulent information or documentation of requirements for admission or attendance, failure to attend classes regularly, refusal to complete assigned classes or Student Clinic work, breach of school rules and regulations, falsification of school records, cheating, conduct or conditions that pose a direct, adverse threat (including bullying) to other students, guests or employees of The Hair Design School, or failure to make required cash payments. Intentional destruction of school property, destruction of other students’ or staff members’ property, physical violence and threats of violence can mean immediate dismissal/suspension without previous warning.

Students are responsible for their own education equipment and personal belongings that may have been left in the School. These items must be removed by the student from the School’s premises within 30 days from the date of the dismissal/suspension letter or they will be removed by the School and disposed of accordingly. Any student who is absent for fourteen (14) consecutive calendar days will be terminated.

POLICY AGAINST HARASSMENT
The Hair Design School firmly believes that each individual has the right to study and work in an environment that promotes equal opportunities for all and prohibits discrimination, including any form of harassment. Therefore, The Hair Design School has developed a “Policy Against Harassment” that is distributed at the time of enrollment. The Policy provides a means by which individuals can bring any violations of the Policy to The Hair Design School’s attention. It also includes guidelines for the investigation of complaints and enforcement of the Policy. Please address any questions regarding the Policy to your Executive Director.

ZERO TOLERANCE
The Hair Design School is dedicated to promoting and maintaining a safe and supportive learning environment that protects students, staff and guests from conduct that poses a serious threat to persons
or property within the facility. The Hair Design School has zero tolerance for any forms of violence or threats, offensive language or aggressive behavior, bullying, use of or possession of illegal substances or alcohol, possession of firearms, ammunition, explosives, fireworks, or any other dangerous weapon (any instrument that may be used to inflict bodily harm), theft and fraud. If anyone is suspected of any of these types of violations they will be immediately suspended from school during an investigation. Once the investigation is complete and if the suspected party has been found to be in violation of the policy they will be terminated from the program. Future enrollments at any The Hair Design Schools will not be approved.

CONSUMER DISCLOSURE STATEMENT
Students interested in other NACCAS-accredited institutions may obtain information by visiting the NACCAS website: www.naccas.org.

SOCIAL MEDIA GUIDELINES FOR STUDENTS
The Hair Design School respects the rights of students and Co-workers to use social media during their personal time. Social media includes all forms of online publishing and discussion, including but not limited to Facebook, Instagram, Pinterest, Twitter, YouTube, blogs, wikis, file-sharing and user-generated video and audio. The Hair Design School students are personally responsible for the content that they publish on social networking sites. Be mindful that what you publish will be public for a long time. Respect your audience. The Hair Design School does not permit ethnic slurs, personal insults, obscenity, intimidation, cyber bullying or engaging in conduct that would not be acceptable in The Hair Design Schools or on any of The Hair Design School’s social media sites. The Hair Design School reserves the right to remove any posts at its discretion and take necessary disciplinary action as appropriate. It is the duty of The Hair Design School to protect itself from undue harm related to information that is shared on social networking sites.

COPYRIGHT INFRINGEMENT POLICY
Unauthorized distribution of copyrighted materials, including unauthorized peer-to-peer file sharing, may subject a student to civil and criminal liabilities. A summary of the penalties may be found at: www.copyright.gov/title17/92appf.pdf.

Students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school’s information system will be terminated.

FAMILY EDUCATION RIGHT TO PRIVACY ACT POLICY (FERPA)
The policy of The Hair Design School is to maintain confidentiality of information entrusted to it by Students, prospective Students or parent/guardian(s) of a dependent minor child. Therefore, prior to release of information, and in accordance with NACCAS requirements, an Authorization for Release of Information form must be filled out by the student for every request of student information by a third party.

An Authorization for Release of Information is not required by Students, prospective Students, or guardian(s) of dependent minor Students wishing to review their own records or for legal or accreditation purposes. A Student or parent/guardian of dependent minor Students may review the student’s record by contacting the Executive Director to make an appointment. The Executive Director will be present during the review to provide supervision and interpretation.

A Student shall be permitted to review his/her record on file with the School seven (7) days after the School has received the Student’s written request to review his/her records in accordance with the manner set forth in this Catalog or any Supplement to this Catalog. The parent of a dependent minor or eligible Student may seek to amend education records that the parent or eligible Student believes to be inaccurate, misleading, or otherwise in violation of the student’s privacy rights. The Hair Design School will make a determination on the student’s request for amendment within 30 days of the request. If The Hair Design School agrees that the information is inaccurate, misleading or otherwise in violation of the privacy rights of the student, The Hair Design School will amend the record accordingly and inform the parent or eligible Student in writing that the record was amended. If The Hair Design School decides not to amend the record, the student has a right to a hearing with 30 days of the denial. The Hair Design School will notify the parent or eligible Student of the time, date and place of the hearing. The decision of the hearing will
be sent to the parent or eligible Student in writing and will be based solely on the evidence presented in the hearing. If the decision not to amend the record is determined, the parent or eligible Student has the right to place a statement in the student’s file contesting the information in the record.

School staff members and administrators who the School deems to have a “legitimate educational interest” have access to Students’ information as required to perform duties that are specific to their position.

Section 99.37 of FERPA permits The Hair Design School to disclose, upon request, directory information (Student’s name, address, telephone number, date and place of birth, field of study, dates of attendance and degrees/awards received) without the student’s consent unless the student has otherwise directed The Hair Design School, in writing.

FERPA permits release of personally identifiable, non-directory information in the connection with a health or safety emergency that presents imminent danger.

PROFESSIONAL DRESS CODE
Professionalism and Creativity are two words we want you to think about when choosing your outfit.

Hairstylists not only set hair trends, they also set fashion trends. Listed below are some appropriate clothing ideas to assist you. Remember, tops, bottoms, and footwear must be black and/or white. We encourage you to add a pop of color by accessorizing your outfit. School issued name tags must be worn at all times.

If you are out of dress code, you will be asked to clock out and clock back in when your outfit meets the appropriate standard. If you don’t have your name tag, you will be asked to purchase a new one. If you cannot purchase a name tag, you will be asked to clock out.

Acceptable:
• Professional Attire*
• Suits, Jackets
• Pre Clinic – Solid White Clothing and Footwear
  Clinic – Solid Black Clothing and Footwear
  as per NJ Regulations
• The Hair Design School endorsed logo wear
• Skirts (no shorter than 1” above the knee), Slacks, or Capris
• Closed-Toe and Heeled Footwear
• Hair must be appropriately styled prior to arrival
• Makeup must be appropriately styled prior to arrival
• Shirts must have sleeves and must cover midriff

Unacceptable:
• Jogging Suits
• Hoodies and Sweatshirts
• Logos, Slogans and Words
• Revealing Necklines
• Denim Jeans
• Flip Flops or Sandals
• Shorts
• Hats and Headscarves
  (may be allowed for religious purposes)
• Work Out Attire, Sweatpants, Leggings, and Yoga Pants

*Dress Code must meet state requirements.
### Standards of Professionalism

1. All of our schools are smoke-free. Smoking, or use of any smoking devices, is only permitted in designated areas outside of the School; however, Student smokers are required to keep those areas free of any debris caused by smoking.

2. Students are responsible for the cleanliness of their work area and equipment used throughout the day. Sanitation guidelines and cleaning assignments must be complete before, during and after scheduled class, service appointments and Student Clinic floor times.

3. Students are required to wear personal protective equipment (e.g., gloves, mask and safety glasses) as specified in the Safety Data Base (SDS).

4. Prior to class start, a Student must notify the School if he/she is ill or unable to attend regularly scheduled class. Late arrivals will be clocked on the nearest 1/4 hour.

5. Each Student is required to hand punch through Time Star upon entering and leaving the School.

6. Students are responsible for their own educational equipment and personal belongings. Be prepared for class and the Student Clinic floor learning process by having a complete tool kit, required class materials and completed assignments each day.

7. All lockers are the property of The Hair Design School and are available by assignment for student use. The Hair Design School reserves the right to open and inspect lockers. A combination lock is provided for use. No outside lock of any type can be used or placed on lockers.

8. The School’s business telephone is not available for personal calls.

9. All electronic devices (cellular phones, pagers, laptops, PDAs) must be turned off upon reporting to school. There are times when electronic devices may be used in the classroom for education purposes and will be approved by school staff.

10. As a courtesy to our Students, hair, nail and skin services may be performed at a special rate. See your Educator for approval.

11. Safety and physical demands of the profession:
   - a. Maintaining good body posture will eliminate straining your back, legs, and feet.
   - b. For people who are extremely sensitive, continuous exposure to cosmetic products may cause an allergic reaction.
   - c. Wearing support hosiery and low-heeled shoes provides added support and comfort, thereby preventing or reducing the possibility of varicose veins.

12. Eating or drinking in a classroom or Student Clinic is prohibited. Students are permitted to eat in designated areas at the times posted.

13. Students are not to provide cosmetology services at home in exchange for money. Solicitation of Hair Design School guests to be serviced in your home is unethical and is grounds for termination.

14. Professional and courteous conduct is expected. Respectful communication with staff, fellow students, and service guests is required. Unnecessary conversation, creating noise, causing discord, abusive language or using racial, sexual, ethnic or religious slurs or references is prohibited and may result in termination from the program.

Students who fail to adhere to the guidelines or disrupt the learning process for others may be subject to disciplinary action, which may include suspension or termination.
STUDENT CODE OF CONDUCT

The Student Code of Conduct is established to help maintain an environment conducive to learning and other educational pursuits. The Code is intended to ensure the enjoyment of students of all proper rights and to protect the The Hair Design School’s mission, processes, resources, and constituent community. Students, faculty, staff and visitors to campus are expected to follow the Student Code of Conduct and federal and state laws.

The following types of conduct are prohibited and individuals found to have committed such infractions by the procedures set forth in this Code shall be subject to sanctions being imposed including the sanction of suspension or expulsion from the program.

**A) Academic Infractions**

1. Collaborating, conspiring or cooperating during an examination with any other person by giving or receiving information without authority.
2. Copying or obtaining information from another student’s examination paper.
3. Selling or giving away all or part of an examination.
4. Stealing, buying or otherwise obtaining all or part of an examination.
5. Submitting as one’s own any practical assignment, written work or examination of another person.
6. Substituting for another person or permitting another person to substitute for one’s self to take an examination.

**B) Informational Infractions**

1. Fabricating, forging, altering, or misusing any The Hair Design School document, record, instrument of identification, etc.
2. Furnishing false information to The Hair Design School with the intent to deceive.
3. Providing false identification to duly authorized The Hair Design School personnel.

**C) Personal Conduct Infractions**

1. Disorderly conduct which disturbs the orderly functions and processes of the facility and/or infringes on the rights of others as defined by this Code.
2. The intentional interference with the lawful rights of any person on school property.
3. Loud music, noise, or disruptive conduct at the school that interferes with educational events or processes.

**D) Property Infractions**

1. Vandalism, destruction, damage, defacement, abuse, or misuse of public or personal property, whether intentional or by negligence.

**E) Other Infractions**

1. Failure to comply with a lawful order, direction or request of an The Hair Design School employee made by the employee in the performance of the employee’s duties.
2. Any conduct not specifically stated herein which adversely affects the educational processes or the rights of members of the community or others.
3. Aiding or inciting others to commit any infraction in this Code.
REFUND POLICY

1. If the Student is not accepted for admission to the selected Program as specified in the Enrollment Agreement; or the student (or the student’s parent or guardian if the student is under the legal age to enter into the Enrollment Agreement) provides written or verbal notification canceling Student’s enrollment within seven (7) calendar days after Student executes the Agreement, the School will provide Student with a full refund of all monies paid, including any Registration fees. This policy applies regardless of whether Student starts actual attendance during such seven (7) calendar day period. The postmark on the written notification will determine the cancellation date, or the date the notification is hand delivered to the Executive Director.

2. If Student (or Student’s parent or guardian if Student is under the legal age to enter into this Agreement) provides written or verbal notification canceling Student’s enrollment more than seven (7) calendar days after Student signs this Agreement, but before student starts actual class attendance, the School will provide Student with a full refund of all monies paid (including the tuition fees) less the $100.00 Registration Fee.

3. If Student enrolls with the School and starts actual class attendance and Student either withdraws from the selected Program or the School dismisses Student from the selected Program for a violation of the School’s Rules and Regulations, this may result in a return of Federal Student Financial Assistance (Title IV Funds).

4. Return of Title IV Funds and Refund Policy. The law specifies how The Hair Design School must determine the amount of Title IV Program Funds that you can earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, Plus Loans and Federal Supplemental Educational Opportunity Grants (FSEOG).

When you withdraw during a payment period, if the amount of Title IV program funds that you have earned up to that point is received on your behalf less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the School must return the excess funds.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30% of your payment period, you earned 30% of assistance that you were originally scheduled to receive. Once you have completed more than 60% of the payment period, you earn all the assistance that you were scheduled to receive. If you did not receive all the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, you may choose to decline the loan funds so that you do not incur additional debt. The Hair Design School may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition and fees charges. It is in your best interest to allow the School to keep the funds in order to reduce your debt to the School. Because of other eligibility requirements, there are some Title IV program funds that you were scheduled to receive that you cannot earn once you withdraw. For example, if you are a first-time, first-year undergraduate Student and you have not completed the first 30 days of your program before you withdraw, you may not earn any Direct Stafford Loan Funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return the portion of excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The School must return this amount even if it didn’t keep this amount of your Title IV program funds.

If the School is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the unearned amount. You must make arrangements with your school or the...
Student shall be entitled to a prorated refund of tuition paid if the School permanently closes and no longer offers instruction after Student begins classes.

10. If the School cancels a course and/or program and ceases to offer instruction after the student has enrolled and instruction has begun, the School shall provide a completion of the course and/or program; or provide a pro-rata refund for all students transferring to another school based on the hours accepted by the receiving school.

5. The following Refund Policy is the same or stricter than the relevant State refund policy and shall apply, after the Return of Title IV Funds calculation has been made, if applicable, to remaining tuition payments once the student has started actual class attendance. The following refund policy is for all Students, including persons enrolled under provision of Title 38, United States Code.

<table>
<thead>
<tr>
<th>PERCENTAGE OF ENROLLMENT TIME TO TOTAL TIME</th>
<th>AMOUNT OF TUITION SCHOOL SHALL RETAIN</th>
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<tr>
<td>.001% to 9.99%</td>
<td>10% Retained</td>
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<tr>
<td>50% and above</td>
<td>100% Retained</td>
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6. Enrollment Time means the amount of actual hours completed between the student’s actual first day of attendance in the Program and the date Student last actually attended class. Total Time means the total hours of instruction for the Program in which the student is enrolled. Any monies due Student hereunder shall be refunded within thirty (30) days of formal cancellation as defined or formal termination by the School, which shall occur no more than fourteen (14) consecutive calendar days from the last day of physical attendance or the date that the student contacts the institution that he/she will not be returning. School monitors student attendance every day.

a. Registration Fee: This fee is not refundable except as provided in paragraph 1, above.

b. Student Supplies Fee: Student Supplies Fee will not be cancelled or adjusted unless Student returns the supplies unused and in their original condition within twenty (20) calendar days of receipt of the student supplies from School.

7. All refunds due will first be made to the source that provided funding before any refund will be paid to Student.

8. If the selected Program is cancelled subsequent to Student’s enrollment, but before Student started class attendance, the School shall provide Student with a full refund of all monies paid by Student or provide alternative means for the Student’s completion of the Program.

9. Student shall be entitled to a prorated refund of tuition paid if the School permanently closes and no longer offers instruction after Student begins classes.
COMPLAINT PROCEDURE GUIDELINES

1. A Student, teacher or interested party may file a complaint against the School; however, the complaint should be in writing to the Executive Director and should outline the allegations or nature of the complaint.

2. The Executive Director will meet with the complainant within 10 calendar days of receipt of the written complaint. If after careful evaluation, the problem cannot be solved through discussion, the complaint will be referred to the School’s Regional Director.

3. The Regional Director will respond within twenty-one (21) calendar days of receipt of the complaint and review the allegations. If more information from the complainant is needed, a letter will be submitted outlining the additional information required. If no further information is needed the complaint committee will act on the allegations and a letter be sent to the complainant within fifteen (15) calendar days, stating the steps taken to correct the problem, or information to show that the allegations are not warranted or based on fact.

4. If the complainant wishes to pursue a matter, a complaint form is available through the Schools’ accrediting agency. Empire Beauty School’s accrediting agency requires that the complainant attempt to resolve any issues through the School’s complaint process prior to filing a complaint with the School’s accrediting agency. This procedure does not in any way limit a Student’s right to exercise his or her legally protected rights.

National Accrediting Commission of Career Arts and Sciences (NACCAS)
4401 Ford Avenue, Suite 1300
Alexandria, VA 22302
(703) 600-7600
www.naccas.org

To file a written complaint with the New Jersey State Board of Cosmetology and Hairstyling, download a form at: http://www.state.nj.us/lps/ca/complaint/cosmocom.pdf

Send form to:
New Jersey Office of the Attorney General
Division of Consumer Affairs
New Jersey State Board of Cosmetology and Hairstyling
124 Halsey Street, 6th Floor, P.O. Box 45003
Newark, New Jersey 07101
(973) 504-6400

For additional information about the complaint policy, refer to the Student Policies and Consent Form.
### FACULTY

<table>
<thead>
<tr>
<th>School</th>
<th>The Hair Design School</th>
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<tbody>
<tr>
<td>School Number</td>
<td>2104</td>
</tr>
<tr>
<td>Street Address</td>
<td>15 Ward Street</td>
</tr>
<tr>
<td>City, State, Zip</td>
<td>Bloomfield, NJ 07003</td>
</tr>
<tr>
<td>Phone Number</td>
<td>(973) 650-0099</td>
</tr>
<tr>
<td>Executive Director</td>
<td>Kenya K. Cook</td>
</tr>
<tr>
<td>Asst. Director</td>
<td>Laura Frontz</td>
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### Educators

<table>
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</tr>
<tr>
<td>Fitzpatrick</td>
<td>Colleen</td>
<td>32WB00242400</td>
<td>Cosmetology</td>
</tr>
<tr>
<td>Harper</td>
<td>Crystal</td>
<td>32WB00236300</td>
<td>Cosmetology</td>
</tr>
<tr>
<td>Huewitt</td>
<td>Bobby</td>
<td>32WB00187700</td>
<td>Cosmetology</td>
</tr>
<tr>
<td>Lewis</td>
<td>Deanna</td>
<td>32WB00221700</td>
<td>Cosmetology</td>
</tr>
<tr>
<td>Nazario</td>
<td>Maritza</td>
<td>32WB00232400</td>
<td>Cosmetology</td>
</tr>
<tr>
<td>Williams</td>
<td>Doreen</td>
<td>32WB00204200</td>
<td>Cosmetology</td>
</tr>
</tbody>
</table>
### Cost

**Q. How much will this program cost me?***

**A.**
- Tuition and fees: $15,862
- Books and supplies: $2,100
- On-campus room & board: **not offered**

What other costs are there for this program?¹

For further program cost information, visit http://www.empire.edu/consumer-info

* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

### Success

**Q. How long will it take me to complete this program?**

**A.**
The program is designed to take 41 weeks to complete. Of those that completed the program in 2013-2014, 56% finished in 41 weeks.

**Q. What are my chances of getting a job when I graduate?**

**A.**
The job placement rate for students who completed this program is 55%.

For further information about this job placement rate.²

### Financing

**Q. What financing options are available to help me pay for this program?**

**A.**
Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

- Federal loans: $11,265
- Private education loans: $0
- Institutional financing plan: $0

For more information on jobs related to this program. ⁴

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³ For additional information related to this program and/or the information provided above.

² Date Created: 1/19/2015
1 Other costs for this program

$147 will be charged for sales tax on books and supplies. Sales tax was calculated at 7.00% as of 12/22/14 and could be subject to change at the discretion of the state.

2 Job Placement Rate Information

Name of the accrediting agency this placement rate is calculated for:
NACCAS

Who is included in the calculation of this rate?
Students who graduated before 11/30/14 with an original graduation date in 2013.

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Stylist, Beauty Advisor, Stylist Assistant

When were the former students employed?
Between January 1, 2013 & November 15, 2014

How were completers tracked?
Student & Employer Contact

3 Additional information related to this program and/or the information provided above

The information contained in this disclosure template is usually different from other retention, completion and placement rates provided to students prior to enrollment. The US Department of Education, National Accrediting Commission of Career Arts and Sciences and some state licensing agencies require that rates be calculated using different formulas, time frames and based on institutional outcomes rather than individual campus and program outcomes. On time graduation rates may be substantially lower than actual completion rates because they only reflect the percentage of graduates who completed within their initial enrollment schedule with above 90% attendance. However, many students successfully complete a program but take longer to graduate because of time missed for family responsibilities, daycare issues, and conflict with employment schedules or simply changing schedules for convenience. Our students are permitted to make up time missed as long as they do not exceed the maximum time frame as stated in our Satisfactory Progress Policy. Additional consumer information, retention rates and student body diversity can be found on the College Navigator web site at www.nces.ed.gov/collegenavigator. All required disclosures commonly referred to as “Student Right to Know” information is provided to every prospective student prior to enrollment. Please note: the programs offered prepare students for the following occupations (if applicable): Hairdressers, Hairstylists, Cosmetologists SOC 39-5012; Skin Care Specialist (Esthetician) SOC 39-5094 & SOC 39-5091; Make-up Artist SOC 39-5091; Manicurist, Pedicurist, Nail Technician SOC 39-5092; Vocational Education Teacher SOC 25-1194.

4 More information on jobs related to this program

Hairdressers, Hairstylists, and Cosmetologists
http://online.onetcenter.org/link/summary/39-5012.00

Makeup Artists, Theatrical and Performance
http://online.onetcenter.org/link/summary/39-5091.00

Manicurists and Pedicurists
http://online.onetcenter.org/link/summary/39-5092.00
Addendum B - Important Consumer Information

Q. How much will this program cost me?*
A. Tuition and fees: $6,700
   Books and supplies: $300
   On-campus room & board: not offered

What other costs are there for this program?¹
For further program cost information, visit http://www.empire.edu/consumer-info
* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

Q. What financing options are available to help me pay for this program?
A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:
   Federal loans: *
   Private education loans: *
   Institutional financing plan: *
* There were fewer than 10 graduates in this program. Median amounts are withheld to preserve the confidentiality of graduates.

Q. How long will it take me to complete this program?
A. The program is designed to take 21 weeks to complete. Of those that completed the program in 2013-2014, **% finished in 21 weeks.
* Fewer than 10 students completed this program in 2013-14. The number who finished within the normal time has been withheld to preserve the confidentiality of the students.

Q. What are my chances of getting a job when I graduate?
A. The job placement rate for students who completed this program is 100%.
For further information about this job placement rate. ²

For additional information related to this program and/or the information provided above. ³

Date Created: 1/19/2015
1 Other costs for this program

$21 will be charged for sales tax on books and supplies. Sales tax was calculated at 7.00% as of 12/22/14 and could be subject to change at the discretion of the state.

2 Job Placement Rate Information

Name of the accrediting agency this placement rate is calculated for:
NACCAS

Who is included in the calculation of this rate?
Students who graduated before 11/30/14 with an original graduation date in 2013.

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Educator, Stylist, Beauty Advisor, Stylist Assistant

When were the former students employed?
Between January 1, 2013 & November 15, 2014

How were completers tracked?
Student & Employer Contact

3 Additional information related to this program and/or the information provided above

The information contained in this disclosure template is usually different from other retention, completion and placement rates provided to students prior to enrollment. The US Department of Education, National Accrediting Commission of Career Arts and Sciences and some state licensing agencies require that rates be calculated using different formulas, time frames and based on institutional outcomes rather than individual campus and program outcomes. On time graduation rates may be substantially lower than actual completion rates because they only reflect the percentage of graduates who completed within their initial enrollment schedule with above 90% attendance. However, many students successfully complete a program but take longer to graduate because of time missed for family responsibilities, daycare issues, and conflict with employment schedules or simply changing schedules for convenience. Our students are permitted to make up time missed as long as they do not exceed the maximum time frame as stated in our Satisfactory Progress Policy. Additional consumer information, retention rates and student body diversity can be found on the College Navigator web site at www.nces.ed.gov/collegenavigator. All required disclosures commonly referred to as "Student Right to Know" information is provided to every prospective student prior to enrollment. Please note: the programs offered prepare students for the following occupations (if applicable): Hairdressers, Hairstylists, Cosmetologists SOC 39-5012; Skin Care Specialist (Esthetician) SOC 39-5094 & SOC 39-5091; Make-up Artist SOC 39-5091; Manicurist, Pedicurist, Nail Technician SOC 39-5092; Vocational Education Teacher SOC 25-1194.

4 More information on jobs related to this program

Hairdressers, Hairstylists, and Cosmetologists
http://online.onetcenter.org/link/summary/39-5012.00
### Empire Beauty School

**Bloomfield Part-Time Cosmetology**  
Program Level - Undergraduate certificate  
Program Length - 88 weeks

<table>
<thead>
<tr>
<th>Q. How much will this program cost me?*</th>
<th>Q. How long will it take me to complete this program?</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Tuition and fees: $15,862</td>
<td>A. The program is designed to take 88 weeks to complete. Of those that completed the program in 2013-2014, 16% finished in 88 weeks.</td>
</tr>
<tr>
<td>Books and supplies: $2,100</td>
<td></td>
</tr>
<tr>
<td>On-campus room &amp; board: <strong>not offered</strong></td>
<td></td>
</tr>
</tbody>
</table>

What other costs are there for this program?¹  
For further program cost information, visit http://www.empire.edu/consumer-info  
* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

<table>
<thead>
<tr>
<th>Q. What financing options are available to help me pay for this program?</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:</td>
</tr>
</tbody>
</table>

Federal loans: $11,081  
Private education loans: $0  
Institutional financing plan: $0

For additional information related to this program and/or the information provided above.³

Date Created: 1/19/2015
1 Other costs for this program
$147 will be charged for sales tax on books and supplies. Sales tax was calculated at 7.00% as of 12/22/14 and could be subject to change at the discretion of the state.

2 Job Placement Rate Information
Name of the accrediting agency this placement rate is calculated for:
NACCAS

Who is included in the calculation of this rate?
Students who graduated before 11/30/14 with an original graduation date in 2013.

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Stylist, Beauty Advisor, Stylist Assistant

When were the former students employed?
Between January 1, 2013 & November 15, 2014

How were completers tracked?
Student & Employer Contact

3 Additional information related to this program and/or the information provided above
The information contained in this disclosure template is usually different from other retention, completion and placement rates provided to students prior to enrollment. The US Department of Education, National Accrediting Commission of Career Arts and Sciences and some state licensing agencies require that rates be calculated using different formulas, time frames and based on institutional outcomes rather than individual campus and program outcomes. On time graduation rates may be substantially lower than actual completion rates because they only reflect the percentage of graduates who completed within their initial enrollment schedule with above 90% attendance. However, many students successfully complete a program but take longer to graduate because of time missed for family responsibilities, daycare issues, and conflict with employment schedules or simply changing schedules for convenience. Our students are permitted to make up time missed as long as they do not exceed the maximum time frame as stated in our Satisfactory Progress Policy. Additional consumer information, retention rates and student body diversity can be found on the College Navigator web site at www.nces.ed.gov/collegenavigator. All required disclosures commonly referred to as “Student Right to Know” information is provided to every prospective student prior to enrollment. Please note: the programs offered prepare students for the following occupations (if applicable): Hairdressers, Hairstylists, Cosmetologists SOC 39-5012; Skin Care Specialist (Esthetician) SOC 39-5094 & SOC 39-5091; Make-up Artist SOC 39-5091; Manicurist, Pedicurist, Nail Technician SOC 39-5092; Vocational Education Teacher SOC 25-1194.

4 More information on jobs related to this program
Hairdressers, Hairstylists, and Cosmetologists
http://online.onetcenter.org/link/summary/39-5012.00

Makeup Artists, Theatrical and Performance
http://online.onetcenter.org/link/summary/39-5091.00

Manicurists and Pedicurists
http://online.onetcenter.org/link/summary/39-5092.00
**Empire Beauty School**

**Bloomfield Part-Time Educator**
Program Level - Undergraduate certificate
Program Length - 33 weeks

### COST

Q. How much will this program cost me?*

A. Tuition and fees: $6,700
Books and supplies: $300
On-campus room & board: *not offered*

What other costs are there for this program?¹
For further program cost information, visit http://www.empire.edu/consumer-info

* The amounts shown above include costs for the entire program, assuming normal time to completion. Note that this information is subject to change.

### SUCCESS

Q. How long will it take me to complete this program?

A. The program is designed to take 33 weeks to complete. Of those that completed the program in 2013-2014, *% finished in 33 weeks.*

* Fewer than 10 students completed this program in 2013-14. The number who finished within the normal time has been withheld to preserve the confidentiality of the students.

### FINANCING

Q. What financing options are available to help me pay for this program?

A. Financing for this program may be available through grants, scholarships, loans (federal and private) and institutional financing plans. The median amount of debt for program graduates is shown below:

- Federal loans: *
- Private education loans: *
- Institutional financing plan: *

* There were fewer than 10 graduates in this program. Median amounts are withheld to preserve the confidentiality of graduates.

### Q. What are my chances of getting a job when I graduate?

A. The job placement rate for students who completed this program is 0%.

For further information about this job placement rate.²

For more information on jobs related to this program.³

For additional information related to this program and/or the information provided above.³

Date Created: 1/19/2015
1 Other costs for this program

$21 will be charged for sales tax on books and supplies. Sales tax was calculated at 7.00% as of 12/22/14 and could be subject to change at the discretion of the state.

2 Job Placement Rate Information

Name of the accrediting agency this placement rate is calculated for:
NACCAS

Who is included in the calculation of this rate?
Students who graduated before 11/30/14 with an original graduation date in 2013.

What types of jobs were these students placed in?
The job placement rate includes completers hired for: Jobs within the field

Positions that recent completers were hired for include: Educator, Stylist, Beauty Advisor, Stylist Assistant

When were the former students employed?
Between January 1, 2013 & November 15, 2014

How were completers tracked?
Student & Employer Contact

3 Additional information related to this program and/or the information provided above

The information contained in this disclosure template is usually different from other retention, completion and placement rates provided to students prior to enrollment. The US Department of Education, National Accrediting Commission of Career Arts and Sciences and some state licensing agencies require that rates be calculated using different formulas, time frames and based on institutional outcomes rather than individual campus and program outcomes. On time graduation rates may be substantially lower than actual completion rates because they only reflect the percentage of graduates who completed within their initial enrollment schedule with above 90% attendance. However, many students successfully complete a program but take longer to graduate because of time missed for family responsibilities, daycare issues, and conflict with employment schedules or simply changing schedules for convenience. Our students are permitted to make up time missed as long as they do not exceed the maximum time frame as stated in our Satisfactory Progress Policy. Additional consumer information, retention rates and student body diversity can be found on the College Navigator web site at www.nces.ed.gov/collegenavigator. All required disclosures commonly referred to as "Student Right to Know" information is provided to every prospective student prior to enrollment. Please note: the programs offered prepare students for the following occupations (if applicable): Hairdressers, Hairstylists, Cosmetologists SOC 39-5012; Skin Care Specialist (Esthetician) SOC 39-5094 & SOC 39-5091; Make-up Artist SOC 39-5091; Manicurist, Pedicurist, Nail Technician SOC 39-5092; Vocational Education Teacher SOC 25-1194.

4 More information on jobs related to this program

Hairdressers, Hairstylists, and Cosmetologists
http://online.onetcenter.org/link/summary/39-5012.00
### COSMETOLOGY PROGRAM W/ TABLET

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$15,762.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Student Supplies*</td>
<td>$2,100.00+Tax</td>
</tr>
</tbody>
</table>

**TOTAL: $17,962.00**

### COSMETOLOGY PROGRAM W/ DOWNLOAD

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$15,762.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Student Supplies*</td>
<td>$1,700.00+Tax</td>
</tr>
</tbody>
</table>

**TOTAL: $17,562.00**

### EDUCATOR TRAINING PROGRAM **

<table>
<thead>
<tr>
<th>Item</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$6,600.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$100.00</td>
</tr>
<tr>
<td>Student Supplies*</td>
<td>$300.00+Tax</td>
</tr>
</tbody>
</table>

**TOTAL: $7,000.00**

### METHODS OF PAYMENT

Financial assistance (if qualified), cash, check, credit card, or via payment from an outside agency or scholarship (if applicable).

*Student Supplies charges do not include sales tax. ** May Not Be Available
NAIL TECHNOLOGY PROGRAM ***

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$3,900.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$100.00</td>
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<tr>
<td>Student Supplies*</td>
<td>$750.00+Tax</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$4,750.00</strong></td>
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</table>

REFRESHER COURSE ***

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Tuition</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>Registration Fee</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

Students are responsible for purchasing their own books, equipment, and uniforms for course.

| **TOTAL**                   | **$3,100.00** |

METHODS OF PAYMENT

Financial assistance (if qualified), cash, check, credit card, or via payment from an outside agency or scholarship (if applicable).

*Student Supplies charges do not include sales tax.  ** May Not Be Available
## Cosmetology w/ Tablet

<table>
<thead>
<tr>
<th></th>
<th>20% down</th>
<th>Installment</th>
<th>Installment Amount</th>
<th>Final Installment</th>
<th>Installment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>$3,572.40</td>
<td>7</td>
<td>$1,786.00</td>
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<td>$1,788.00</td>
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<tr>
<td>Part-Time</td>
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<td>$841.00</td>
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<tr>
<td>Part-Time 17.5</td>
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<td>$895.00</td>
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</table>

## Cosmetology w/ Download

<table>
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<tr>
<th></th>
<th>20% down</th>
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<th>Installment Amount</th>
<th>Final Installment</th>
<th>Installment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>$3,492.40</td>
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<td>$1,746.00</td>
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<td>Part-Time</td>
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<td>$822.00</td>
<td>1</td>
<td>$818.00</td>
</tr>
<tr>
<td>Part-Time 17.5</td>
<td>$3,492.40</td>
<td>15</td>
<td>$873.00</td>
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<td>$875.00</td>
</tr>
</tbody>
</table>

## Educator in Training

<table>
<thead>
<tr>
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<th>20% down</th>
<th>Installment</th>
<th>Installment Amount</th>
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<tbody>
<tr>
<td>Full-Time</td>
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<td>3</td>
<td>$1,840.00</td>
<td></td>
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<tr>
<td>Part-Time 21</td>
<td>$1,380.00</td>
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<td>$920.00</td>
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<tr>
<td>Part-Time 16</td>
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<td>$690.00</td>
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<td></td>
</tr>
<tr>
<td>Part-Time 17.5</td>
<td>$1,380.00</td>
<td>6</td>
<td>$789.00</td>
<td>1</td>
<td>$786.00</td>
</tr>
</tbody>
</table>

## Nail Technology

<table>
<thead>
<tr>
<th></th>
<th>20% down</th>
<th>Installment</th>
<th>Installment Amount</th>
<th>Final Installment</th>
<th>Installment Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-Time</td>
<td>$930.00</td>
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<td>$3,720.00</td>
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</tr>
<tr>
<td>Part-Time</td>
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<td>$1,240.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-Time 17.5</td>
<td>$930.00</td>
<td>3</td>
<td>$1,240.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part-Time 17.5</td>
<td>$1,560.00</td>
<td>6</td>
<td>$891.00</td>
<td>1</td>
<td>$894.00</td>
</tr>
</tbody>
</table>