

# ZMS THE ACADEMY

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-  Barbering
-  Cosmetology
-  Esthetician
-  Body Art Practitioner  
(Permanent Makeup)
-  Nail Technician

Jan 01 – Dec 31 2015

**WELCOME TO ZMS THE ACADEMY**

## ZMS THE ACADEMY MISSION STATEMENT:

ZMS THE ACADEMY IS  
DEDICATED TO  
PROVIDING QUALITY,  
AFFORDABLE AND  
RELEVANT VOCATIONAL  
EDUCATION LEADING TO  
PERSONAL AND  
CAREER SUCCESS

**Congratulations** on taking your first step along the path towards a rewarding career in the beauty and wellness industry. At ZMS, we pride ourselves on guiding our students to their career goals while caring for all of their educational needs along the way, from cutting edge classroom instruction to hands on practical training in a salon environment. We continue this process through preparation for the state licensing exam, to job search and career assistance and beyond. Established in 2008, ZMS will prepare you to take your state board exams and pass with confidence.

This catalog contains important information about the programs we offer that will help guide you as you take the next important steps toward your future. Additional information can be found on our website at [www.zmsacademy.com](http://www.zmsacademy.com). As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

**SCHOOL LOCATION (Where classes will be held)**

ZMS The Academy 6029 N Figueroa Street Los Angeles, Ca 90042 323-372-6132 tel 866-596-4877 fax

**Approvals Disclosure Statement:**

**Accreditation:** ZMS The Academy is a private institution that is nationally accredited by the **Council On Occupational Education (COE)**, [www.council.org](http://www.council.org). COE is recognized by the United States Department of Education as one of the national accrediting agencies for postsecondary schools. A student enrolled in an unaccredited institution is not eligible for federal financial aid programs.

**CA State Approval:** ZMS is approved to operate in California by the **Bureau for Private Postsecondary Education (BPPE)** ([www.bppe.ca.gov](http://www.bppe.ca.gov)), meaning that the Institute is in compliance with the California Private Postsecondary Education Act of 2009.

**Board of Barbering and Cosmetology Approval:** ZMS the Academy is an approved California Board of Barbering and Cosmetology School: **Board of Barbering and Cosmetology** located at: P. O. Box 944226 Sacramento, CA 94244-2260 Phone: (800) 952-5210 Fax: (916) 575-7281 [www.barbercosmo.ca.gov](http://www.barbercosmo.ca.gov)

**USDOE:** ZMS is also recognized by the United States Department of Education (U.S. DOE) as an institution eligible to participate in Title IV Financial Aid programs.

**ZMS The Academy has been granted California institutional approval to teach the following programs of study:**

- Cosmetology 1600 Clock Hours
- Esthetician 600 Clock Hours
- Barbering 1500 Clock Hours
- Barber Crossover 200 Clock Hours (Licensed Cosmetologist to Barber)
- Cosmetology Crossover 300 Clock Hours (Licensed Barber to Cosmetologist)
- Body Art Practitioner 600 Clock Hours
- Nail Technician 400 Clock Hours

All ZMS students who successfully complete a program of study will be awarded a certificate of completion for that program of study.

Although every effort has been made to assure the accuracy of the information in this catalog, students and others who use this catalog should note that laws, rules, and policies change from time to time and that these changes may alter the information contained in this publication. ZMS reserves the right to change its curriculum, schedules, tuition, fees, student rules, regulations and requirements at any time and without notice.

## **NON-DISCRIMINATION DISCLOSURE STATEMENTS**

In compliance with federal, state, and local government requirements, the Institute does not discriminate against any individual on the basis of age, sex, race, color, religion, national and ethnic origin, handicap or sexual orientation in the administration of its educational programs, School-administered programs and publications, or employment practices. ZMS follows the requirements established by the Americans with Disabilities Act. ZMS does not discriminate against qualified individuals with disabilities. ZMS does provide reasonable accommodation for the known disability of a qualified applicant, student, client, or employee except when the accommodation imposes an undue hardship on the School, fellow employees or fellow student

## **THE ZMS THE ACADEMY MISSION STATEMENT**

ZMS The Academy is dedicated to providing quality, affordable and relevant vocational education leading to career and personal success.

## **ZMS HISTORY AND OWNERSHIP**

Established in 2008, ZMS The Academy has been serving it's community and surrounding areas by providing low cost student personal services. ZMS is privately owned and operated.

## **ZMS CAMPUS**

ZMS is comprised of modern facilities devoted to teaching the science and art of the beauty and wellness industry. Equipped with professional equipment commonly used in the top salons and spas around the country, each campus is carefully designed and furnished to simulate a salon and spa atmosphere providing our students with a real-life training environment. Our campuses include classrooms and practical training areas.

**ZMS HOUSING:** ZMS does not offer on campus or off campus housing of any kind.

## **ZMS LIBRARY AND REFERENCE MATERIALS**

Reference books on topics related to the beauty and wellness industry as well as current periodicals (Modern Salon, Beauty Link, Nail Pro, etc.) and other reference texts are available for student use. Students also have access to the Media Center and online test preparation for their state board exam through Milady Publishing Company. Students may access this material by checking it out from campus staff and/or making arrangements to view the information on the Media Center.

## **FACULTY**

The faculty at ZMS has been hired for their expertise in their particular field of beauty and wellness. ZMS faculty is required to have at least three years of combined education and industry experience in order to be employed as instructors. Our faculty members are trained and understand the importance of both Theory and Practical Training that are necessary for a student to be successful in their program of study.

## **OUR CLASS SCHEDULES**

ZMS offers classes Monday-Thursday from 8am to 4pm and Fridays, Saturday and Sundays from 8am to 6pm.

Your schedule will be determined based on the specific program you choose. All programs are open enrollment and are started every week on Monday.

## **HOLIDAYS**

ZMS observes the following holidays: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and Christmas Day. Any other special vacations or institute days will be disclosed in writing as they occur.

**DISTANCE EDUCATION:** ZMS The Academy does not offer Distance Education Learning.

**FOREIGN STUDENTS:** ZMS the Academy is not approved to admit foreign students outside the United States.

## **ADMISSION PROCEDURES**

As a prospective student, you are required to visit the ZMS campus at which you wish to enroll. The purpose of the visit is to discuss your personal education and career plans with our campus staff prior to enrolling or signing an enrollment agreement. We will take your application in person and give you a tour of the campus. This way you can assure yourself in advance that ZMS, our programs, and our educational philosophy are the right fit for you before you make your final decision.

## **ADMISSION REQUIREMENTS**

We want to make sure our students have the best chance to succeed in the beauty and wellness industry. It is our policy to enroll only students who have the aptitude and ability to learn, benefit from and find employment in their prospective program of study. Enrollment at ZMS is a two-fold process. Students must meet specific requirements prior to signing an enrollment agreement and must meet additional requirements prior to actually starting school.

### **Prior to signing an Enrollment Agreement all prospective students must:**

**As a prospective student, you are encourage to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Fact Performance Sheet which must be provided to you prior to signing an enrollment agreement.**

- Visit and tour the campus.
- Complete a personal interview with the Campus Admissions Advisor.
- Complete the Application for Admissions form in full.
- Pay the initial enrollment fee.
- Receive and review the school's Fact Performance Sheet

### **Prior to clocking in and starting classes, all new students must meet the following requirements:**

If you are at least 18 and a high school graduate, to enroll at ZMS you need:

- To provide your valid U.S. high school diploma, a GED, or high school transcripts verifying your graduation date.
- A valid Social Security Card.
- A valid government issued photo identification card or driver's license.

If you are at least 18, an immigrant to the United States and have completed high school or its equivalent in your country of origin, to enroll at ZMS you need:

To provide a copy of your secondary school education credential as well as an English translated copy which clearly identifies the date of completion of secondary education that is equivalent to a U.S. high school diploma. The certified and notarized translation must be completed by a qualified translator fluent both in the language in which the document is written and in English or a bona fide, third-party document evaluation service. If the out-of-country education certificate is translated by a bona fide, third-party document evaluation service, the translation must be on that company's letterhead. ZMS can provide a list of such translation services if needed. The translation must be conducted at your own expense.

- A valid Social Security Card.
- A valid government issued photo identification card or driver's license.

### **How Eligibility is Determined for TITLE IV, HEA**

To receive Federal Student Aid, you will need to:

- Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.
- Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

1. Men exempted from the requirement to register include;
2. Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);

3. Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
4. Males born before 1960;
5. Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia\*;
6. Noncitizens that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
7. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
8. Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
9. Sign certifying statements on the FAFSA stating that:
  - ✓ you are not in default on a federal student loan
  - ✓ do not owe a refund on a federal grant
  - ✓ sign the required statement that you will use federal student aid only for educational purposes
10. Maintain satisfactory academic progress (SAP) while you are attending college or a career school.
11. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
12. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

**In addition, you must meet one of the following:**

1. Be a U.S. CITIZEN or U.S. NATIONAL  
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
2. Have a GREEN CARD  
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
2. Have an ARRIVAL-DEPARTURE RECORD  
Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
  - Refugee
  - Asylum Granted
  - Cuban-Haitian Entrant (Status Pending)
  - Conditional Entrant (valid only if issued before April 1, 1980)
  - Parolee
3. Have BATTERED IMMIGRANT STATUS  
You are designated as a “battered immigrant-qualified alien” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.
4. Have a T-VISA  
You are eligible if you have a T-visa or a parent with a T-1 visa.

If you are at least 18 and you do not have a high school diploma or its equivalent, please note that, as of July 1, 2012 **Ability to Benefit** students are no longer eligible for Title IV funding through the U.S. Department of Education unless the student was formerly admitted and enrolled in an Title IV eligible institution and is considered to be “grandfathered” under the criteria specified by the Department of Education. This means that a student must have enrolled and attended a Title IV eligible postsecondary institution prior to July 1, 2012 regardless of whether or not the student received Title IV funding.

Note: A copy of a student's Social Security Card is not required to be maintained in the student file. It will be necessary for the student to present their Social Security Card at the time of enrollment in order to complete the process of applying for Financial Aid through the US Department of Education.

ZMS does not admit students on the basis of challenge examinations or achievement tests.

ZMS does not accept transfer program credit for any prior experiential learning programs, which might include externships, internship or work experience.

### **Veterans Benefits/Other Funding Sources**

Selected programs of study at the School are approved by the Veterans Commission for enrollment of those eligible to receive benefits under Section 3676, Chapters 30 or 32, Title 38. The determination for TVC funds are made directly through the Texas Veteran's Commission. Additional funding may be obtained for eligible candidates through many different programs including; Texas Workforce Commission, Department of Assistive and Rehabilitative Services (DARS), and Private Scholarship funds. The determinations for these funds are made through the respective organizations.

### **Incarcerated Applicants**

A student is considered to be incarcerated if she/he is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, or similar correctional institution (whether it is operated by the government or a contractor). A student is not considered to be incarcerated if she/he is in a halfway house or home detention or is sentenced to serve only weekends. Our attendance policy specifies that all classed and practical studies are done at the school's physical location; therefore, incarcerated students are not eligible for admissions.

Conviction for possession or sale of illegal drugs

- A Federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible for by using the FAFSA. The School is not required to confirm this unless there is evidence of conflicting information.
- The chart below illustrates the period of ineligibility for FSA funds, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for the sale of drugs includes conviction for conspiring to sell drugs)

	Possession of illegal drugs	Sale of illegal drug
1st Offense	1 year from date of conviction	2 year from date of conviction
2nd Offense	2 year from date of conviction	Indefinite period
3+ Offense	Indefinite period	

- If a student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different the student will be ineligible for the longer period
- A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug conviction will make him/her ineligible again.
- When a student regains eligibility during the award year, the institute may award Pell and/or Loan for the current payment period.
- A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:
  - Be qualified to receive funds directly or indirectly from a federal, state or local government program.
  - Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
  - Be administered or recognized by federal, state or local government agency or court.
  - Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor.

Upon receipt of all required documents and in good order, the prospective student is eligible to enroll in the school. When all admissions criteria and requirements are met, the prospective student is given the date of the next class. The

prospective student is asked to bring their Student Permit Fee, if applicable, a color photo of themselves and is informed of the appropriate dress code. The first day of class will include financial aid and academic orientation, in which the students will sign their enrollment contract, student permit form and additional required paperwork.

## **ORIENTATION**

All new students are required to attend an orientation prior to or on their first day of class. During orientation, you will be introduced to your campus staff and learn about our policies and expectations, financial aid regulations and student services.

### **✓ ENGLISH AS A SECOND LANGUAGE (ESL):**

ZMS does NOT offer English as a Second Language programs. ZMS curriculums are taught in English.

### **✓ ENGLISH PROFICIENCY**

ZMS admits students with a high school diploma or its equivalent who, as such, are deemed to have the level of English proficiency necessary to have the ability to benefit from the programs taught in English.

## **Financial Aid and Other Enrollment Information**

### **FINANCIAL AID PROGRAMS**

Based on a combination of approvals, authorization and accreditation, ZMS students are eligible to apply for and receive tuition aid and financial assistance while attending school. Currently both government and non-government sponsored financial aid programs are available to help pay for portions of your tuition and fees with grants or loans. Title IV federal funding is available to those who qualify.

### **These Financial Aid Assistance Programs include:**

- Federal PELL Grant: (FPELL) Does not require repayment
- Federal Supplemental Education Opportunity Grant: (FSEOG) Does not require repayment
- Direct Stafford Loans - Subsidized: **Must be repaid**
- Direct Stafford Loans - Unsubsidized: **Must be repaid**
- Direct Plus Loans: **Must be repaid**

ZMS does not participate in any state of California financial aid programs. Please refer to your Student Handbook or speak with your campus' financial aid office for additional financial aid information and program specifics.

If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and if the student has received federal student financial aid funds, the student is entitled to a refund of the monies not paid from federal student financial aid program funds.

## **NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION**

The transferability of credits you earn at ZMS is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the diploma you earn in any ZMS program is also at the complete discretion of the institution to which you may seek to transfer. If the diploma that you earn at this Institute is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this Institute will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending ZMS to determine if your diploma will transfer.

The transferability of hours and courses completed at a ZMS campus is likely to vary between California based Cosmetology schools and out-of-state schools. ZMS does not have an articulation agreement with any college or university.

## **TRANSFERS**

The transfer and accepted clock hours from another California institution will be counted towards the required hours of the same program at ZMS. Applicants with previous hours from another California cosmetology school who wish to enroll at ZMS must submit a written request during the admission process along with a Proof of Training and Record of Withdrawal from the previous California school.

Prospective students with less than 1000 hours in cosmetology and barbering will be considered for enrollment. If an applicant is transferring from another state or from another country, they must first contact California's Board of Barbering and Cosmetology (BBC) and make application for approval of their hours from their previous school. The documents required for this process can be found on the California BBC website ([www.barbercosmo.ca.gov](http://www.barbercosmo.ca.gov)). The California BBC will then issue a letter indicating the credit it has approved for the hours taken at the previous school along with any other requirements.

Failure to provide the required documentation of previous training in either circumstance prior to enrollment will result in not being able to apply those hours to your enrollment at ZMS.

The ZMS campus at which the applicant is seeking admission will then make a final decision based on the information in the California BBC's letter.

## **FOR STUDENTS WITH VETERANS ADMINISTRATION (VA) BENEFITS**

Students wishing to enroll at ZMS and utilize the VA benefits for which they may be eligible must submit unofficial transcripts for ALL prior training even though they may not be transferring any hours into the ZMS program.

## **RE-ENROLLMENT**

Previously enrolled ZMS students who have not completed their program requirements may apply for re-enrollment by contacting the campus Registrar and presenting a written request for re-enrollment. The request should include both a detailed explanation of the reasons for the student's previous withdrawal and why the student should be allowed to re-enroll.

A campus committee consisting of a School manager, a School administrative staff member and a School instructional faculty member will consider the request for re-enrollment based on the student's letter, the student's past enrollment history, how long the student has been out of school and how many hours the student is required to complete to receive their diploma. If the student is approved for re-enrollment, full credit for previous properly documented and paid for instruction hours will be granted in accordance with state regulations. Charges for re-enrollment will be based on the tuition charges in effect at the time of re-enrollment.

Unpaid balances from any previous enrollment must be resolved prior to re-enrollment.

## **STUDENT FINANCIAL OBLIGATIONS UPON WITHDRAWAL**

Students withdrawing from ZMS prior to completion of their contracted program must pay all balances in full prior to the release of the Proof of Training and/or Record of Withdrawal documents for the hours completed at the campus.

## **Student Services**

**Student Advising:** To help students achieve their fullest personal development and make the best use of all of ZMS' educational resources, we offer guidance and advice beginning with your first admissions interview. Faculty and administrative staff will continue to be available for guidance throughout your enrollment at ZMS and beyond.

Your success is our primary goal. Various situations outside of school, such as transportation, your job, or child care, may arise that could jeopardize your ability to complete your studies. Faculty and staff want to know about these situations so they can help you stay on track toward your goals.



### **Career Development:**

From your first day in class, the services of our Career Development Department are available to assist students in their career development and entry level job opportunities. ZMS Career Development personnel provide students with job placement assistance, in addition to in-school workshops on resume writing, interview skills and customer service skills.

### **ZMS does not guarantee employment to graduates.**

Career Development Resources Include:

- Industry and alumni guest speakers.
- Career fairs and career development workshops concentrating on job search skills and strategies.
- Workshops in resume writing, portfolio building, interview strategies, customer service skills and building a client base.
- Job Listings: Every campus maintains job listings that ZMS staff update weekly with available opportunities for ZMS graduates.
- State Licensing Assistance: ZMS maintains close contact with our graduates to make sure they have all of the resources they need to pass their exam and obtain their state license.
- Access to Milady Online Licensing Exam Preparation Course.
- Access to Milady Beauty and Wellness Career Transitions.

### **LICENSING/CERTIFICATION REQUIREMENTS**

**Cosmetology, Barbering, Barbering Cross Over, Cosmetology Crossover, Esthetician and Nail Technicians:** a completion of a Board of Barbering and Cosmetology Course from an Approved School of Instruction and achievement of a passing grade on the California Cosmetology and Barbering Board administered written and skills exam is required. A California State License is required to practice as a legal Cosmetologist, Barber or Esthetician.

**Body Art Technicians:** (Permanent Make Up Artists and or Tattoo Artists) are not licensed, but are Registered Body Art Practitioners in California. Both are considered persons who perform tattoo work. A certificate of completion is issued from an approved CA state county Blood Borne Pathogens Class and the California County Department of Health Services requires a Body Art Practitioner to Annually Register in order to legally practice this artistry.

**Cosmetologists, Barbers, Estheticians and Nail Technicians:** The California Board of Barbering and Cosmetology requires that any person desiring to conduct business as a Cosmetologist, Barber, Esthetician or Manicurist must first complete the state required curriculum at an approved school and second pass the state licensing exam. ZMS' programs are designed with two goals in mind. First, to provide students with the state required educational curriculum necessary to qualify to take and pass the license exam and, second, to prepare our graduates to obtain employment in entry level positions in the beauty and wellness industry.

Background Checks:

**California Board of Barbering and Cosmetology:** The application for examination by the Board requires an applicant to disclose background information relating to any conviction or plea of no contest to any violation of any law of the United States, in any state, local jurisdiction or any foreign country in order to determine a student's eligibility to take the licensing exam. Individuals who have been convicted of a crime can still apply to take the examination. The Board will request documents relating to a conviction to be included with the application for examination. These are reviewed and evaluated by the Board on a case-by-case basis.

For more information, about these requirements, an individual should contact the appropriate agency as follows:

**Board of Barbering and Cosmetology**

P. O. Box 944226

Sacramento, CA 94244-2260

Phone: (800) 952-5210

Fax: (916) 575-7281

[www.barbercosmo.ca.gov](http://www.barbercosmo.ca.gov)

**SHOP/SALON/SPA CLINIC SUCCESS**

Students enrolling at ZMS will be trained in an environment that mirrors professional salons and spas. The ZMS student salon presents students with the opportunities and challenges that exist in the “real world”. Student success is dependent not only on their technical skill level, but also to a large degree on their customer service/business skills. In order to be successful in their chosen occupation, students are expected to bring their own guests to the student salon to receive salon services. This expectation is a part of the ZMS Method, which strives to develop a student’s customer service and business skills while in school so that, upon graduation and starting their first job, the graduate will have developed the customer service tools and experiences necessary to build a loyal client base. Developing on-site customer service and business skills in the environment of the ZMS student salon is part of what ZMS defines as student “Practical Training”. Practical Training includes students working on models, paying salon guests and training assignments on mannequin heads.

A student’s salon/spa/shop success is dependent upon and evaluated using the same criteria found in the real world. Students will be advised, evaluated and critiqued in the ZMS salon environment based on their professional image, attendance, punctuality and attitude, as well as their ability to attract and retain customers, increase their service productivity and promote retail sales.

**PHYSICAL, HEALTH AND SAFETY**

Prospective students should be aware of the physical demands required of a beauty and wellness industry professional. Occupations in the beauty and wellness industry generally require continued standing or sitting and constant use of the upper torso, shoulders, arms, wrist and hands, upper back and neck. Certain individuals may have allergies or sensitivities to the typical chemical products used in beauty and wellness occupations. A student must be physically capable of performing all required activities conducted at the School and complying with all safety policies and procedures.

**Notice to Students Who May Be Pregnant**

WARNING: Exposure to chemicals used in the cosmetology industry may cause cancer and birth defects or other reproductive harm to you and your unborn child. In addition, the physical demands required by the school curriculum could place unwanted stress on the mother and child during pregnancy. Please consider this and consult with your physician regarding these issues prior to enrolling and signing the enrollment agreement.

**POTENTIAL EARNINGS**

As with any career, the amount of income one can earn in the beauty and wellness industry is directly related to the amount of effort one applies to their career. Minimum efforts most likely will result in minimum earnings, while maximum efforts can lead to much higher levels of compensation. One’s ability to earn income in the beauty and wellness industry is very dependent upon one’s ability to communicate, present oneself professionally, develop great people skills, and maintain a positive attitude. The ZMS curriculum is designed to teach students these skills to help them obtain an entry level position upon graduation and licensing, but the effort students put forth to learn these skills is solely up to them. In addition to the above earning considerations, earnings levels can depend on work location, tipping habits, competition, the discretion of your employer and/or the position held. Accordingly, since earnings are dependent on the efforts of the individual and other factors, ZMS does not make any express or implied claim about the salary or wages that you may earn after completing your designated educational program.

Please see our School Performance Fact Sheet as it relates to the outcomes in the educational program you select. The School Performance Fact Sheet will contain wage and salary data for particular career occupations. Also additional data for your review and consideration is available from the US Department of Labor at its Bureau of Labor Statistics which provides wage data by area and occupation at <http://www.bls.gov/bls/blswage.htm>.

### Programs of Study

ZMS offers an exciting variety of programs in: Cosmetology, Barbering, Esthetics, and Body Art Practitioner Programs. Whatever path you select, ZMS has the program of study to help you realize your career goals. This section will help you decide which program is most suitable for you with important details including the subjects you will study and some of the career opportunities for which each program will prepare you.

Program Tuition Costs:

Program	Clock Hrs	\$ Per Hr	Tuition	Enrollment Fee (non refundable)	Book/Kit (non refundable)	STRF CA State Fees	Total Program Cost	Program Time
Cosmetology	1600	11	17,600.00	250	1800	0	19,650.00	12 months
Barbering Crossover (Licensed Cosmetologist to Barber)	200	8.72	1745.00	250	n/a	0	\$1995.00	2 months
Barbering	1500	11	16,500.00	250	1800	0	\$18,559.95	12 months
Cosmetology Crossover (Licensed Barber to Cosmetologist)	300	8.72	1745.00	250	900	0	\$1995.00	3 months
Esthetician	600	11	6,600.00	250	1000	0	\$7,854.00	6 months
Body Art Technician	600	11	6,600.00	250	1500	0	\$7,854.00	6 months
Nail Technician	400	4.87	1700.00	250	500	0	\$2200.00	4 months

**Cosmetology:** Each curriculum is designed to prepare the student for the CA Board of Barbering and Cosmetology State Board Exam so they may become (1) a licensed cosmetologist and practice hair, skin, nail and makeup artistry (2) employed or self employed and (3) proficient in their skill and gain self esteem and financial reward. Students interested in Cosmetology are creative, skilled with their hands, like to work with people and find satisfaction in helping others become well groomed, stylish and confident in their appearance.

**Barbering:** The curriculum is designed to prepare the student for the CA Board of Barbering and Cosmetology State Board Exam so they may become (1) a licensed barber and practice hair, skin, shaving and razor cuts artistry (2) employed or self employed and (3) proficient in their skill and gain self esteem and financial reward. Students interested in Barbering are creative, skilled with their hands, like to work with people and find satisfaction in helping others become well groomed, stylish and confident in their appearance. Barbers also care about skin care and treatments.

**The Esthetician Program** curriculum is designed to prepare the student for the CA Board of Barbering and Cosmetology State Board Exam so they may become (1) a licensed Esthetician and practice skin care and makeup artistry (2) employed or self employed and (3) proficient in their skill and gain self esteem and financial reward.

Students interested in Esthetics are creative, skilled with their hands, like to work with people and find satisfaction in helping others become well groomed, stylish and confident in their appearance. Estheticians are informed skin care experts.

**The Body Art Technician Permanent Make Up & Tattoo Program for Beginners** curriculum is designed to prepare the student to register as a (1) Body Art Practitioner with The CA Board of Health so they may become a seasoned and safe Tattoo/Permanent Makeup Artist (2) employed or self employed and (3) proficient in their skill and gain self esteem and financial reward. Students interested in the Body Art Program are creative, colorful, skilled with their hands and like to work with people and find satisfaction in servicing others with Permanent Make Up and or Body Art Tattoo. These students are interested in performing safe and healthy body art under the training of the program.

**The Nail Technician Program** curriculum is designed to prepare the student for the CA Board of Barbering and Cosmetology State Board Exam so they may become (1) a licensed Manicurist and practice nail care including manicure, pedicure, nail art and acrylic and artificial nail tips (2) employed or self employed and (3) proficient in their skill and gain self esteem and financial reward.

Students interested in Nail Technician are creative, skilled with their hands, like to work with people and find satisfaction in helping others become well groomed, stylish and confident in their appearance. Manicurists are artful informed nail care experts.

### **GRADING SYSTEM AND EVALUATIONS**

Regardless of which ZMS program you choose, your academic progress will be measured according to the grading system below.

Theory: Theory or Technical Instruction is the instruction students receive through demonstration, lecture, classroom participation and examination. Theory work will be graded as follows:

Grade	Level
70 – 100%	Satisfactory
0 – 69%	Unsatisfactory

Practical Training: Practical Training or Practical Operations are the projects, practical operations and services students perform on another person (client or another student) or on a mannequin. Practical Training work will be graded as follows:

Grade	Level
70 – 100%	Satisfactory
0 – 69%	Unsatisfactory

**Attendance:** Students must attend a minimum of 67% of their scheduled hours in order to maintain Satisfactory Academic Progress (SAP).

### **GRADUATION REQUIREMENTS**

In order to graduate, each student must maintain a minimum grade average of 70% in Theory and Practical Training. ZMS students receive a diploma for their program of study once they have completed their program's required clock hours and provided they have passed all Theory exams and Practical Training assessments with satisfactory grades or higher. With the exception of the CIDESCO program, ZMS does not require any additional final examinations, internships or externships for graduation. Please refer to individual program listings for any program specific graduation requirements. All financial obligations with ZMS The Academy must be met prior to the release of final documents.

### **Career Opportunities:**

Students enrolled in our Personal Services Programs are preparing for an entry level position as a hair designer, stylist, hair cutting or coloring specialist, skin care specialist, permanent makeup artist, nail technician manager or a future owner at a salon, shop or spa. All programs prepare students for entry level positions in television, film or fashion and for beginning jobs as a beauty industry specialist or product representative.

Please refer to the Department of Labor website at <http://www.bls.gov/> for more information regarding the employability and availability of these occupations.

## **Cosmetology Program: 1600 Clock Hours**

(CIP #12.0401, DOT # 332.271-010, SOC # 39-5012, <http://www.onetonline.org/link/summary/39-5012.00>)

The curriculum for students enrolled in the Cosmetology program consists of 1600 clock hours of Technical Instruction and Practical Training, which will include at a minimum the state mandated subject hours listed in the chart below. Instruction will cover the art and science of cosmetology from techniques in hair, makeup, skin care and manicuring to business skills, and health and safety practices. This program of study satisfies the requirements of Section 7316 of the California Barbering and Cosmetology Act.

**Subjects: Minimum Technical Instructional Hours                      Minimum Practical Operations**

**1. Health and Safety Laws and Regulations Health and Safety**

**Disinfection and Sanitation Anatomy and Physiology**

**20 hrs Laws and Regulations min tech instruction**

**45 hrs Health and Safety min tech instruction**

**20 hrs Disinfection & Sanitation min tech instruction**

**15 hrs Anatomy and Physiology min tech instruction**

**2. Practical Training—Hair Dressing**

**Hairstyling**

**Permanent Waving/Chemical Straightening Hair Coloring and Bleaching and Hair Cutting**

**65 hrs Hairstyling min tech instruction**

**40 hrs Perm Wave/Chem Straightening min tech instruction**

**60 hrs Hair Coloring Bleaching min tech instruction**

**20 hrs Hair Cutting min tech instruction**

**240 hrs Hair Styling practical operations**

**105 hrs Perm Wave/Chem Straightening practical operations**

**50 hrs Hair Coloring Bleaching practical operations**

**80 hrs Hair Coloring Bleaching practical operations**

**2. Esthetics**

**Manual, Electric and Chemical Facials Eyebrow Beautification and Makeup**

**25 hrs Manual, Electric and Chemical Facials min tech instruction**

**25 hrs Eyebrow Beautification and Makeup practical operations**

**40 hrs Manual, Electric and Chemical Facials min tech instruction**

**30 hrs Eyebrow Beautification and Makeup practical operations**

**4. Manicuring and Pedicuring Manicuring and Pedicuring Artificial Nails and Wraps**

**10 hrs Manicuring and Pedicuring min tech instruction**

**25 hrs Artificial Nails and Wraps practical operations**

**25 hrs Manicuring and Pedicuring min tech instruction**

**120 hrs Artificial Nails and Wraps practical operations**

**5. Career Development**

This section includes professional ethics, decorum, effective communication and human relations, salesmanship, compensation package and payroll deductions, record keeping, client service records, licensing requirements and regulations. Fundamentals of business management are taught in salon management and are incorporated into all the practical classes in theory.

This is taught throughout the entire program of study.

**6. ZMS Method**

Advanced techniques in haircutting, hairstyling, hair coloring, texturizing, esthetics, manicuring, pedicuring, makeup and guest service taught throughout the program of study.

This is taught throughout the entire program of study

**Specific Program Graduation Requirements:**

In addition to meeting the basic ZMS graduation requirements, students are required to successfully complete the 1600 clock hours of cosmetology training described above.

**Barbering 1500 Clock Hours**

(CIP 12.0402, DOT 330.371-101, SOC # 39-5011, <http://www.onetonline.org/link/summary/39-5011.00>)

The curriculum for students enrolled in the Barbering program consists of 1500 clock hours of Practical Operations and Technical Instruction, which will include at a minimum the state mandated subject hours listed in the chart below. Instruction will cover the art and science of barbering from techniques in hair, skin care and shaving to business skills, and health and safety practices. This program of study satisfies the requirements of Section 7316 of the California Barbering and Cosmetology Act.

<b>Subjects</b>	<b>Minimum Technical Instructional Hours</b>	<b>Minimum Practical Operations</b>
<b>1. Hairdressing-1100 hours of technical &amp; practical training</b>		
<b>Hairstyling-hair analysis, shampooing finger waving, pin curling, comb outs, straightening, waving curling with hot coombs and hot curling irons and blower styling</b>		<b>65hrs min tech 240 practical</b>
<b>Permanent Waving-hair analysis, acid and alkaline permanent waving, chemical straightening including sodium hydroxide and other base solutions</b>	<b>40</b>	<b>hrs min tech 105 practical</b>
<b>Hair Coloring and Bleaching-use of semi-permanent , demi-permanent and temporary color, PD and strand tests, safety precautions, formula mixing, tinting, bleaching, high and low lights and use of dye removers</b>	<b>60 hrs min tech</b>	<b>50 practical</b>
<b>Hair Cutting-use of scissors, razor (shaper), electrical clippers/trimmers and thinning (tapering) shears for wet and dry cutting</b>	<b>20hrs min tech</b>	<b>80 practical</b>
<b>2. Shaving-200 hours of technical &amp; practical training</b>		
<b>Preparation and performance-preparing hair for shaving, assessing the condition of the clients skin, performing shaving techniques, applying after- shave antiseptic following facial services, massaging the clients face, rolling cream massages</b>	<b>100 hrs min tech</b>	<b>40 practical</b>
<b>3. Health &amp; Safety-200 Hours of technical instruction</b>		
<b>Law &amp; Regulations-BBC Act and BBC rules and regulations</b>		<b>20 min tech</b>
<b>Health &amp; Safety Considerations –training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, bacteriology and preventing communicable diseases including HIV/AIDS and Hepatitis</b>	<b>45 hrs min tech</b>	
<b>Disinfection &amp; Sanitation-proper procedures to protect the health and safety of the consumer as well as the technician, proper disinfection procedures for equipment used in establishments</b>		<b>20 hrs min tech</b>
<b>Anatomy &amp; Physiology-human anatomy, human physiology</b>		<b>15hrs min tech</b>
<b>4 Communication Skills &amp; Career Development-Includes professional ethics, effective communication and human relations, salesmanship, client record keeping, decorum, basic tax information relating to booth renters, independent contractors, employees and employers, licensing requirements and regulations. This is taught throughout the program of study.</b>		
<b>5 ZMS Method-Advanced techniques in haircutting, hairstyling, hair coloring, texturizing, facials and guest services. This is taught throughout the program of study.</b>		

**Specific Program Graduation Requirements:**

In addition to meeting the basic ZMS graduation requirements, students are required to successfully complete 1500 clock hours of barbering training as described above.

### **Barber Crossover Program 200 Clock Hours (Licensed Cosmetologist to Barber)**

(CIP 12.0402, DOT 330.371-101, SOC # 39-5011, <http://www.onetonline.org/link/summary/39-5011.00>)

The curriculum for students enrolled in the Barber Crossover program consists of 200 clock hours of Practical Operations and Technical Instruction, which will include at a minimum the state mandated subject hours listed in the chart below. Instruction will cover the art and science of barbering from techniques in hair, skin care and shaving to business skills, and health and safety practices. This program of study satisfies the requirements of Section 7316 of the California Barbering and Cosmetology Act.

#### **Specific Program Graduation Requirements:**

In addition to meeting the basic ZMS graduation requirements, students are required to successfully complete 200 clock hours of barbering training as described above.

### **Cosmetology Crossover Program 300 Clock Hours (Licensed Barber to Cosmetologist)**

(CIP 12.0402, DOT 330.371-101, SOC # 39-5011, <http://www.onetonline.org/link/summary/39-5011.00>)

The curriculum for students enrolled in the Cosmetology Crossover program consists of 300 clock hours of Practical Operations and Technical Instruction, which will include at a minimum the state mandated subject hours listed in the chart below. Instruction will cover the art and science of cosmetology from techniques in hair, skin care and color to business skills, and health and safety practices. This program of study satisfies the requirements of Section 7316 of the California Barbering and Cosmetology Act.

#### **Specific Program Graduation Requirements:**

In addition to meeting the basic ZMS graduation requirements, students are required to successfully complete 300 clock hours of barbering training as described above.

### **Esthetics Program (Esthetician) 600 Clock Hours**

Offering diplomas in Esthetics, ZMS has the right program to help any skin care or makeup student reach their career goals.

#### **Career Opportunities:**

Students enrolled in our skin care programs are preparing for an entry level position as an esthetician, skin care specialist, manager or a future owner of a salon or spa. Additional career opportunities include beginning jobs as a product or sales representative, television, film or fashion makeup artist, beauty industry specialist, skincare platform artist, or esthetics training specialist.

Students in advanced esthetics programs will also qualify for esthetics and skin care careers in a clinical health care and clinical esthetics positions in a salon, spa or resort.

Students in the Esthetics program will qualify for careers in professional makeup artistry as well as beginning jobs as a product or sales representative, television, film or fashion makeup artist or beauty industry specialist

Please refer to the Department of Labor website at <http://www.bls.gov/> for more information regarding the employability and availability of these occupations.

### **Esthetician**

(CIP 12.0409, DOT 332.271-010, SOC # 39-5094, <http://www.onetonline.org/link/summary/39-5094.00> )

The curriculum for students enrolled in the Esthetician program consists of 600 clock hours of Practical Training and Technical Instruction, which will include at a minimum the state mandated subject hours listed in the chart below. Instruction will cover the art and science of esthetics from skin care treatments and techniques, makeup, and hair removal to business skills, and health and safety practices. This program of study satisfies the requirements of Section 7316 of the California Barbering and Cosmetology Act.

**Subjects      Minimum Technical Instructional Hours      Minimum Practical Operations**

**1.      Health and Safety      Laws and Regulations      Health and Safety**  
**Disinfection and Sanitation      Anatomy and Physiology**

**10 hrs      Laws and Regulations**

**40 hrs      Health and Safety**

**10 hrs      Disinfection and Sanitation**

**15 hrs      Anatomy**

**2.      Practical Training—Facials**

**Manual, Electrical and Chemical Facials      Preparation**

**70 hrs min tech      Manual Electrical and Chemical Facials**

**15 hrs min tech      Preparation**

**140      Manual Electrical and Chemical Facials practicals**

**3.      Hair Removal and Makeup      Eyebrow Beautification      Makeup**

**25 hrs      Eyebrow Beautification min tech**

**20 hrs      Makeup min tech**

**50      Eyebrow      Beautification practicals**

**40      Makeup practicals**

**4.      Career Development**

**This section includes professional ethics, decorum, effective communication and human relations, salesmanship, compensation package and payroll deductions, record keeping, client service records and licensing requirements and regulations. Fundamentals of business management are taught in salon management and are incorporated into all the practical classes in theory. This is taught throughout the entire program.**

**5.      ZMS Method**

**Advanced techniques in esthetics, makeup and guest service      This is taught throughout the program of study.**

**Specific Program Graduation Requirements:**

**In addition to meeting the basic ZMS graduation requirements, students are required to successfully complete 600 clock hours of esthetics training as described above.**

**950.4. Curriculum for Nail Care Course (Manicurist)**

**(a) The curriculum for students enrolled in a nail care course shall consist of not less than four hundred (400) hours of technical instruction and practical training covering all practices of a manicurist, pursuant to Section 7316 of the Barbering and Cosmetology Act.**

**(b) For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operations shall mean the actual performance by the student of a complete service on another person or on a mannequin. Practical training shall mean the time it takes to perform a practical operation. Technical instruction and practical training shall include the following hours:**

**(1) 300 Hours of Technical Instruction and Practical Training in Nail Care**



The required subjects of instruction in Nail Care shall be completed with the minimum hours of technical instruction and practical operations for each subject matter as follows:

**Manicures and Pedicures (60 hours of Technical Instruction, 60 Practical Operations and 180 nails)**

The subject of Manicures and Pedicures shall include, but is not limited to, the following techniques and procedures: Water and oil manicures including hand and arm massage, complete pedicure including foot and ankle massage, application of artificial nails including liquid, gel, and powder brush-ons, nail tips, nail wraps and repairs, and nail analysis.

**(2) 100 Hours of Technical Instruction and Practical Training in Health and Safety**

The required subjects of instruction in Health and Safety shall be completed with the minimum number of hours of technical instruction and practical operations for each subject-matter as follows:

**Laws and Regulations (10 hours of Technical Instruction)**

The subject of Laws and Regulations shall include, but is not limited to, the following issues: The Barbering and Cosmetology Act and the Board's Rules and Regulations.

**Health and Safety Considerations (25 hours of Technical Instruction)**

The subject of Health and Safety shall include, but is not limited to, the following techniques and procedures: Chemistry pertaining to the practices of a manicurist including the chemical composition and purpose of nail care preparations. Health and Safety/Hazardous Substances, including training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.

**Disinfection and Sanitation (20 hours of Technical Instruction and 10 Practical Operations)**

The subject of Disinfection and Sanitation shall include, but is not limited to, the following techniques and procedures: Procedures to protect the health and safety of the consumer as well as the technician.

The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection shall be emphasized throughout the entire training period and must be performed before use of all instruments and equipment, with special attention given to pedicure foot spa and basin disinfection procedures detailed in Sections 980.1, 980.2 and 980.3.

**Bacteriology, Anatomy and Physiology (10 hours of Technical Instruction)**

The subjects of Anatomy and Physiology shall include, but is not limited to the following issues: Bacteriology, anatomy, physiology, and nail analysis and conditions.

**Body Art Practitioner for Beginners Permanent Makeup 600 Clock Hours**

**(CIP 12.0409, DOT 332.271-010, SOC # 39-5094, [http://www.onetonline.org/link/summary/ 39-5091.00](http://www.onetonline.org/link/summary/39-5091.00))**

**Program Length in Hours 600 Clock Hours**

**Description of Program The Permanent Make Up & Tattoo Artistry for**

**Beginners Course is designed for the beginner in cosmetic tattooing for eyebrows, eyeliner and lips and basic body art tattoo names, objects and shading.**

**Description of Instruction 250 hours of Theory and Testing. 250 Hours of Hands on Skills Training including 6 sets of eyebrows, 6 sets of lips and 6 sets of eyeliner, 2 basic names, 2 objects and 2 stencils performed on live models or on tattoo skins. 100 Hours of Disinfection, Sanitation and Body Art Health and Safety Training including CPR Card.**

**Does Training Lead to Licensing or Certification: No. Certificate from ZMS The Academy only. Which Agency certifies or licenses graduates? In order to practice as a Body Art Technician, a graduate must register with The CA Dept of Public Health.**

**Is an Externship or Internship Required? No**

**Requirements for Completion To complete this program a student must attend a minimum of 85% of the scheduled hours of instruction, achieve an average score of 75% or greater on quizzes and exams, and pass an instructor monitored practical exam demonstrating competence in the application of body art techniques.**

**The Body Art Program for Permanent Make Up and Tattoo Artistry for Beginners (600 Clock Hours)**

**It consists of 100 Hours in Anatomy, Health and Sanitation: State Legal Rules and Regulations, Sanitation Guidelines and Sterilization Methods, Proper Disposal of Needles, Proper Usage of Numbing Cream, Anatomy of the Face and Esthetical correction of Eyeliner, Eyebrows and Lips and Basic Body Art Tattoo Design and Stenciling. 250 Hours in Hands On Skills with performing procedures on live models. This includes client assessment, client consent agreements, color selections and evaluations working on live models under the guidance of the instructor. 6 sets of lips, eye rows and eyeliners are required to be performed along with 2 names, 2 objects and 2 stencil designs. 250 hours in theory and the history and practice of Body Art.**

**Incorporated into every category of learning will be: providing training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, client service records, basic tax information relating to both renters, independent contractors, employees, and employers.**

**Body Art Tattooing is cosmetically applying pigmentation in the form of tattoos to resemble makeup on the skin of the face, eyelids, eyebrows, lips, and sometimes the cheeks and stenciling names, objects, designs, pictures and symbols on the body. People may choose to undergo this procedure for a variety of reasons. Some may have permanent eyebrows applied to replace natural eyebrows lost due to alopecia or chemotherapy. Tattooing may disguise scars or white spots from vitiligo. Tattooing may be a choice for those suffering from allergies to traditional makeup or a vision impairment which prevents application of conventional makeup. Tattooing symbols, designs etc on the body may be an ancient custom or a popular way to express your creativity. Upon successful completion of the course, the student will be able to carry out all duties required for entry-level positions • Body Art**

**Tattooing and Permanent Make Up Artistry. Integrated throughout the course are career preparation standards, which includes communication, interpersonal skills, problem solving, safety, technology and other vital employability skills. The Body Art Tattooing and Permanent Make Up Program consists of classroom instruction and theory and in practicing the application of skills training. This class is a wonderful opportunity for the student to obtain knowledge and skills in the classroom setting and then apply them in real life career situations. Methods of Instruction and Final Grading Shall Be Based On:**

- **Reading & Workbook Assignments**
- **Quizzes/Tests**
- **Oral Presentations**
- **Demonstration of Skills — Lots and Lots of these!**
- **Evaluations by Instructor & Supervisor**
- **Writing Assignments**

**Length of The Body Art Program Program: 600 Clock Hours**

**Complete Citations of Books and Other Required Written Materials: History of Tattoo Textbook, Review and ZMS Workbook 2012 Sequential and Detailed Outline of Subject Matter Addressed, Skills Learned and Measured: 10 Chapter Quizzes, Clinical Evaluations at 250 and 500 Hours, 1 Midterm and 1 Final Exam Final Boot Camp Preparation Before Final Examination.**

**After successfully completing 600 Clock Hours with a passing grade and fulfilling all financial obligations of tuition ZMS The Academy will award you with a Body Art Technician Program Certificate of Completion. To become a Permanent Make Up Artist or Body Art Tattooist, a person must pass a written examination given by ZMS The Academy and a practical demonstration of the candidate's ability are required. To qualify for the examination, a candidate must have at least a 10th grade education, 600 hours of approved Body Art instruction, and be at least 18 years of age. You will then be able to register with the County Health Department of the county in which that permanent make up business is conducted (your business or employment) which is required by California State Law to become a Registered Body Art Practitioner. Any fees for this registration are to be paid separately by the student.**

**Recent Permanent Make Up & Tattoo Technicians graduates can find jobs in the following areas but not limited to: hair salons or day spas or tattoo shops offering independent permanent make up and tattoo services as well as immediate self employment. Permanent Make Up and Tattoo Technicians can work with and or under the supervision of doctor covering scars and also assist cancer patients that lost facial eyebrow or eyelash hair in enhancing their appearance. Medical tattooing is becoming more popular as people with medical conditions are having their blood type or medical condition tattooed on their ankle rather than risk the loss of a chain with the same information on it. There are no government statistics on Permanent Make Up Artist & Tattoo Technician salaries, but usually these artists are self employed and can charge in the Los Angeles area anywhere between \$250-\$400 for each area of permanent make up enhancement.**

## **Education at ZMS: Important Academic Rules and Information**

### **Satisfactory Academic Progress Policy (SAP) 70% or better**

Federal regulations require all schools participating in state and federal financial aid, Title IV, HEA programs to monitor Satisfactory Academic Progress (SAP). These standards are applicable to all students attending this institution.

Students enrolled in programs approved by the Accrediting agency must meet formal standards that measure their satisfactory academic progress toward graduation. The policy is provided to all students prior to the first class session. The policy is consistently applied to all applicable students. Evaluations are maintained in the student file.

New SAP definitions went into effect on July 1, 2011. The school developed policies to determine the academic standards that students are expected to meet and built a means and schedule of measuring the achievement of those Pace and Quantitative standards.

All students must maintain Satisfactory Academic Progress according to the following standards in order to continue enrollment. Satisfactory Academic Progress is measured at the end of each payment period, and will be checked prior to disbursement of aid.

### **Same As or Stricter Than:**

The school's SAP policy for Title IV, HEA students is the same as the school's standards for students enrolled in the same educational programs who are not receiving Title IV, HEA funding.

The Director in the financial aid office reviews the Title IV, HEA SAP policy to ensure it meets all federal requirements. The Director of Academic Affairs notifies financial aid office if the school changes its academic policies.

### **EVALUATION PERIODS**

SAP evaluation periods are based on actual contracted hours at the school. Students who are not making SAP will be notified in writing Evaluation results. Failure to make SAP will impact eligibility for Title IV, HEA financial aid.

### **QUANTITATIVE (PACE) REQUIREMENT**

Students are required to complete his/her educational program in no longer than 150% of the published length of the program as measured in clock hours as determined by the program in order to be considered making Satisfactory Academic Progress.

Evaluations are conducted at the end of each payment period to determine if the student has met the minimum requirements. Evaluations are based on the cumulative attendance percentage as of the last day of the evaluation period. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. An evaluation of the cumulative attendance since the beginning of the course will indicate that, given the same attendance rate, the student will graduate within the maximum time frame allowed

### **Pace Measure of Satisfactory Academic Progress (SAP)**

The school's satisfactory academic progress policies must contain a Pace measure. The policy defines the pace that our students must progress to ensure educational program completion within the maximum timeframe of 150%. For clock hour schools, the maximum time frame is no longer than 150% of the published length of the educational program as measured in the cumulative number of clock hours the student is required to complete. Maintain a cumulative average attendance level of at least two-thirds (67%) of the scheduled hours indicated on the student's enrollment contract at the end of each evaluation period reflecting the quantitative element of the SAP policy. This ensures that there will be completion of the student's program within 150% of the scheduled course length which is the maximum time frame in which a student must complete the course.

### **MAXIMUM TIME FRAME**

The maximum time (which does not exceed 150% of the course length) allowed for students to complete each course at satisfactory progress is stated below:

<b>Program</b>	<b>Clock Hrs</b>	<b>Program Time</b>	<b>150% Time</b>
<b>Cosmetology</b>	1600	12 months	18 months
<b>Barbering Crossover (Licensed Cosmetologist to Barber)</b>	200	2 months	3 months
<b>Barbering</b>	1500	12 months	18 months
<b>Cosmetology Crossover</b>	300		4.5

<b>(Licensed Barber to Cosmetologist)</b>		3 months	months
<b>Esthetician</b>	600	6 months	9 months
<b>Body Art Technician</b>	600	6 months	9 months
<b>Nail Technician</b>	400	4 months	6 months

A student becomes ineligible when it becomes mathematically impossible for him/her to complete the program within 150% of the length of the program.

**Qualitative Measure of Satisfactory Academic Progress (SAP)**

The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned theory study. Theory is evaluated after each unit of study. Students must maintain a cumulative theory grade average of at least 70 % ( C ) At the end of each progress report period (payment period).

Students must make up failed or missed tests and incomplete assignments. Practical skills performances are counted toward course completion only when considered satisfactory or better and are therefore, not a component of satisfactory progress. If performance does not meet satisfactory academic requirements, it is not counted and the performance must be repeated until a satisfactory level of performance is achieved

	<b>Grade/Level</b>	
<b>70 – 100%</b>	<b>Satisfactory</b>	<b>0 – 69%</b>
		<b>Unsatisfactory</b>

**Financial Aid Warning:**

A student on Financial Aid Warning may continue to receive assistance under the Title IV, HEA programs for one payment period only. At the end of the payment period if the student has met the minimum grade and attendance requirement the student is considered to be meeting Satisfactory Academic Progress.

The school evaluates Satisfactory Academic Progress at the end of each payment period and checks for the following:

1. Grade point average (GPA) and the student must maintain a minimum of a 2.0 GPA.
2. Attendance
3. Clock hours, the student must meet half the weeks of instruction for that programs payment period to be eligible for the next payment.
4. Weeks of Instruction, the student must meet half the weeks of instruction for that programs payment period to be eligible for the next payment.

If a student falls below a 2.0 GPA, or if the student is not completing the required amount of clock hours to keep Pace with the requirements for graduation within the 150% time frame, will result in the student being placed on **Financial Aid Warning for one payment period**. A student who is put on a Financial Aid Warning can continue to receive Title IV, HEA funding for the next payment period after they receive the warning status.

If the student is not meeting Satisfactory Academic Progress at the end of the **Financial Aid Warning Period**, the student will be placed on **Academic development Status, with a loss of Title IV, HEA funding** and will be required to meet specific criteria of an improvement plan to assist them in regaining SAP and Title IV, HEA

eligibility. During this period the students will not be eligible to receive Title IV, HEA funds but he/she may continue on a cash pay basis with an approved payment plan. Arrangements for payment must be approved within 10 school days of notification of development status.

If a student is making SAP at the end of the Financial Aid Warning, they shall be returned to normal SAP status with no loss of Title IV eligibility.

### **APPEAL PROCESS:**

If the student does not make SAP at the end of the Financial Aid Warning period, they lose their Title IV, HEA financial aid eligibility and will be placed on **Academic development Status, with a loss of Title IV, HEA funding**, with the right to appeal. The student may have the opportunity to have their Title IV, HEA financial aid eligibility reinstated by appealing the **Academic development Status, with a loss of Title IV, HEA funding** decision and placed on Financial Aid Probation if the appeal is granted.

The student has five (5) days to institute an appeal. The appeal must be given to the School Director, who in turn will meet with the Admissions Director, the Financial Aid Director and the Accounts Director to make a decision on the appeal.

**The student must describe any unusual circumstance(s)** that the student believes deserve special consideration. The basis on which a student may file an appeal: death of a relative, an injury, or illness of the student or **other special circumstance**. The student must provide supporting documents and describe in writing any unusual circumstance(s) that the student believes deserve special consideration. The student must provide information as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point.

Once the School Director receives the appeal, they will evaluate the appeal and provide a decision within ten (10) business days. The School Director will notify the student in writing of the decision and that decision is final.

### **Financial Aid Probation:**

If Financial Aid Probation Status is granted, the student will regain Title IV, HEA eligibility for the next eligible payment period only. The student must be making SAP at the end of the payment period to regain Title IV, HEA funding for the next payment period.

When a student is placed on Financial Aid Probation status, he or she will be required to do the following:

1. Agree to a written academic plan that specifies how the student will regain SAP. The plan may include but is not limited to mandatory tutoring, scheduled advisement sessions, extra course assignments, repeating a course for which the student received a failing grade, and/or repeating a course from which the student withdrew.
2. Sign the academic plan (a copy will be kept in the student's file).

A student on Financial Aid Probation because of a successful appeal is eligible for Title IV, HEA funds for ONE payment period only.

Students who regains SAP at the end of the next payment period will have regained full eligibility for Title IV, HEA funding.

The student on financial aid warning, probation or Title IV, HEA funding suspension for a payment period may not receive Title IV, HEA funding for the subsequent period unless the student makes SAP

### **Reinstatement of Title IV, HEA Aid:**

Reinstatement of aid is limited to the period under evaluation. Students making SAP by the conclusion of the Warning or Probation period will be removed from the warning/probation status and will regain eligibility for Title IV, HEA funding

Students meeting the minimum requirements for attendance and academic progress at any evaluation point will be considered to be making Satisfactory Academic Progress until the next evaluation period.

**Interruptions, Course Incompletes, Withdrawals:** If enrollment is temporarily interrupted for a Leave of Absence (LOA), the student will return to school in the same progress status as prior to the Leave of Absence. Hours elapsed during a Leave of Absence will extend the student's contract period and maximum time frame by the same number of days taken in the Leave of Absence and will not be included in the student's cumulative attendance percentage calculation. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same Satisfactory Academic Progress status as at the time of withdrawal.

**Course Incompletes, Repetition and Noncredit Remedial Courses:** Course incompletes, repetition and noncredit remedial courses do not apply to this Institute. Therefore, these items have no effect upon the School's Satisfactory Academic Progress standards.

**Transfer Hours:** With regard to Satisfactory Academic Progress, a student's transfer hours will be counted as both attempted and completed hours for the purpose of determining when the allowable maximum time frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the School, therefore if a student withdraws from one clock hour program and enrolls in another clock hour program, SAP is based on the actual contracted hours of the specific program. There are no degreed programs with declared majors at this Institute. The satisfactory academic progress (SAP) policy applies to all students enrolled in an Accrediting Bureau and a State Licensing Bureau and Veterans Education approved program, whether receiving Federal Title IV, HEA funds, partial funding assistance, or self-pay.

### **Reinstatement**

A prior student requesting to be reinstated as an active student, based on whatever reasons or circumstances, should do so in writing to the School Director. Supportive documentation and/or information concerning any mitigating circumstances should be noted in the request. The requesting prior student shall be notified of the Reinstatement Review within five (5) days following the decision of School Director.

### **LEAVES OF ABSENCE AND INTERRUPTIONS, COURSE INCOMPLETES, WITHDRAWALS**

If student enrollment is temporarily interrupted for a Leave of Absence (LOA) (not to extend beyond 30 days) and documentation to support the required leave of absence is submitted to the school director (i.e. Doctor's excuse, etc.), the student will return to school in the same progress status held prior to the leave of absence. Clock hours that have elapsed during a leave of absence will extend the student's contract period by the same number of clock hours and days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation

### **Reinstatement before 180 days**

Students who withdraw prior to completion of the course and wish to re-enroll within six months (180 days) of the original official withdrawal date will return in the same satisfactory academic progress status as at the time of withdrawal.

Students who have been terminated or withdrew from school may re-enroll (if determined eligible) within 180 days and will not incur additional charges, however these students will be responsible to pay any remaining balance from the previous enrollment that cannot be covered with reinstated federal funds.

Students who have been terminated or withdrew from school and re-enroll (if determined eligible), after more than 180 days will pay a \$50 application fee and will be charged for contracted hours at the current tuition rate. All re-enrolling students will be provided the school's re-enrollment policy and will be evaluated by the school Director for placement. Students applying for re-entry or transfer-in from other schools will be required, as a condition of enrollment, to bring delinquent prior student loans to a current status.

### **Course Incompletes, Repetitions and Non –Credit Remedial Courses**

Course incompletes, repetitions and non-credit remedial courses do not apply to this institution's form of instruction. The school does not issue incompletes and does not offer non-credit remedial courses. Students do not repeat courses. All hours attended are considered attempted. It is not possible for students to withdraw from individual subjects. Students withdrawing from school will receive credit for all work successfully completed up to the point of withdrawal. Transfer clock hours received will not be included in the calculation of the student's GPA; however these hours will be counted toward the quantitative requirements.

### **RETURN TO TITLE IV FUNDS POLICY**

This policy applies to students' who **withdraw official, unofficially or fail to return from a leave of absence or are dismissed from enrollment** at the School. It is separate and distinct from the School refund policy. (Refer to institutional refund policy)

The calculated amount of the Return of Title IV, HEA (R2T4) funds that are required to be returned for the students affected by this policy, are determined according to the following definitions and procedures as prescribed by regulations.

The amount of Title IV, HEA aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional charges. Because these requirements deal only with Title IV, HEA funds, the order of return of **unearned** funds do not include funds from sources other than the Title IV, HEA programs.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The Payment Period for Clock Hour Schools is one-half of the academic year or program length (whichever is less).

The Date of Determination is the date that the institution determines is the withdrawal date. For schools that are required to take attendance, the date of determination is no longer than 14 days after the Last Date of Attendance. The Date of Determination starts the clock for timely refunds of Title IV funds, within 45 days after the "Date of Determination".

The Withdrawal Date for schools required to take attendance is the Last Date of Attendance (LDA).

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.



The school must advise the student or parent that they have 14 calendar days from the date that the school sent the notification to accept a post withdraw disbursement. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

Post-withdraw disbursements will occur within 90 days of the date that the student withdrew.

## **WITHDRAWAL POLICY**

### **“Official” Voluntary Withdrawal**

A student is considered to be “Officially” withdrawn on the date the student notifies the Financial Aid Director or School Director in writing of their intent to withdraw. The date of determination for return and refund purposes will be the earliest of the following for official withdrawals:

1. Date student provided official notification of intent to withdraw, in writing.
- or
2. The date the student began the withdrawal from the School’s records.

A student will be permitted to rescind his notification in writing and continue the program, if so chosen. However, if the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.

Upon receipt of the withdrawal information the School will complete the following:

1. Determine the student’s last date of attendance as of the last recorded date of academic attendance on the school’s attendance record, and
2. Perform two calculations
  - a. The students ledger card and attendance record are reviewed to determine the calculation of Return of Title IV, HEA funds the student has earned, and if any, the amount of Title IV, HEA funds for which the school is responsible. Returns made to the Federal Funds Account are calculated using the Department’s Return of Title IV, HEA Funds Worksheets, scheduled attendance and are based upon the payment period.
  - b. Calculate the school’s refund requirement (see school refund calculation).
3. The student’s grade record will be updated to reflect his/her final grade.
4. The School will return the amount for any unearned portion of the Title IV, HEA funds for which the school is responsible within 45 days of the date the official notice was provided.
5. If applicable, the School will provide the student with a letter explaining the Title IV, HEA requirements. To include,
  - a. The amount of Title IV, HEA assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program based on scheduled attendance and the amount of funds the student received.
  - b. Any returns that will be made to the Federal program on the student’s behalf as a result of exiting the program. If a student’s scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.

- c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with ledger card record noting outstanding balance due to the school and the available methods of payment. A copy of the completed worksheet, check, letter and final ledger card will be kept in the student's file.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement indicating he/she is continuing his or her program of study, and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

### **Unofficial Withdrawal**

Any student that does not provide official notification of his or her intent to withdraw and is absent for more than 14 consecutive calendar days, fails to maintain satisfactory academic progress, fails to comply with the school's attendance and /or conduct policy, does not meet financial obligations to the school, or violates conditions mentioned in the School contractual agreement, will be subject to termination and considered to have unofficially withdrawn.

Within two weeks (14 days) of the student's last date of academic attendance, the following procedures will take place.

1. The education office will make three attempts to notify the student regarding his/her enrollment status.
2. Determine and record the student's last date of attendance as the last recorded date of academic attendance on the attendance record.
3. The student's withdrawal date is determined as the date the day after 14 consecutive calendar days of absence.
4. Notify the student in writing of their failure to contact the school and attendance status resulting in the current termination of enrollment.
5. The School calculates the amount of Federal funds the student has earned, and, if any, the amount of Federal funds for which the school is responsible.
6. Calculate the school's refund requirement (see school refund calculation).
7. The School's Controller will return to the Federal fund programs any unearned portion of Title IV funds for which the school is responsible within 45 days of the date the withdrawal determination was made, and record on student's ledger card.
8. If applicable, the School will provide the student with a refund letter explaining Title IV requirements:
  - a. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
  - b. Advise the student in writing of the amount of unearned Title IV, HEA aid and tuition and fees that he/she must return, if applicable.
9. Supply the student with final student ledger card showing outstanding balance due the school and available methods of repayment.
10. A copy of the completed worksheet, check, letter, and final ledger card will be kept in the student's file.

### **Withdraw Before 60%**

The institution must perform a R2T4 to determine the amount of earned aid through the 60% point in each payment period. The institution will use the Department of Education's prorate schedule to determine the amount of the R2T4 funds the student has earned at the time of withdrawal.

## **Withdraw After 60%**

After the 60% point in the payment period, a student has earned 100% of the Title IV, HEA funds he or she was scheduled to receive during this period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

The School measures progress in clock hours, and uses the payment period for the period of calculation.

## **The Calculation Formula:**

Determine the amount of Title IV, HEA aid that was disbursed plus Title IV, HEA aid that could have been disbursed.

Calculate the percentage of Title IV, HEA aid earned:

- a) Divide the number of clock hours scheduled to be completed (from the first day of class until the last date of attendance) in the payment period as of the last date of attendance in the payment period by the total clock hours in the payment period.

HOURS SCHEDULED TO COMPLETE

TOTAL HOURS IN PERIOD = % EARNED (rounded to one significant digit to the right of the decimal point, ex. .4493 = 44.9%.)

- b) If this percentage is greater than 60%, the student earns 100%.
- c) If this percent is less than or equal to 60%, proceeds with calculation.

Percentage earned from (multiplied by) Total aid disbursed, or could have been disbursed = AMOUNT STUDENT EARNED.

Subtract the Title IV aid earned from the total disbursed = AMOUNT TO BE RETURNED.

100% minus percent earned = UNEARNED PERCENT

Unearned percent (multiplied by) total institutional charges for the period = AMOUNT DUE FROM THE SCHOOL.

If the percent of Title IV aid disbursed is greater than the percent unearned (multiplied by) institutional charges for the period, the amount disbursed will be used in place of the percent unearned.

If the percent unearned (multiplied by) institutional charges for the period are less than the amount due from the school, the student must return or repay one-half of the remaining unearned Federal Pell Grant.

Student is not required to return the overpayment if this amount is equal to or less than 50% of the total grant assistance that was disbursed /or could have been disbursed. The student is also not required to return an overpayment if the amount is \$50 or less.

The School will issue a grant overpayment notice to student within 30 days from the date the school's determination that student withdrew, giving student 45 days to either:

1. Repay the overpayment in full to NAME OF SCHOOL  
OR
2. Sign a repayment agreement with the U.S. Department of Education.

### **Order of Return**

The School is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on your behalf is available through the office upon student request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Iraq and Afghanistan Service Grant for which a Return is required
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The Student

### **Earned AID:**

Title IV, HEA aid is earned in a prorated manner on a per diem basis (clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

### **Post Withdraw**

If you did not receive all of the funds that you have earned, you may be due a post-withdraw disbursement. The School may use a portion or all of your post- withdraw disbursement for tuition and fees (as contracted with the School). For all other school charges, the School needs your permission to use the post-withdraw disbursement. If you do not give permission, you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

### **Institution Responsibilities**

The School's responsibilities in regards to Title IV, HEA funds follow:

- Providing students information with information in this policy;
- Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students;
- Returning any Title IV, HEA funds due to the correct Title IV programs.

The institution is not always required to return all of the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

### **Overpayment of Title IV, HEA Funds**

Any amount of unearned grant funds that a student must return is called an overpayment. The amount of grant overpayment that you must repay is half of the grant funds you received. You must make arrangements with the School or Department of Education to return the amount of unearned grant funds.

### **Student Responsibilities in regards to return of Title IV, HEA funds**

- Returning to the Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdraw should be in writing and addressed to the appropriate institutional official.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing.
- Either these notifications, to withdraw or rescind to withdraw must be made to the official records/registration personal at your school.

### **Refund vs. Return to Title IV**

The requirements for the Title IV, HEA program funds when you withdraw are separate from any refund policy that The School may have to return to you due to a cash credit balance. Therefore, you may still owe funds to the school to cover unpaid institutional charges. The School may also charge you for any Title IV, HEA program funds that they were required to return on your behalf.

If you do not already know what the School Refund Policy is, you may ask your Schools Financial Planner for a copy.

### **Return to Title IV questions?**

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**\*This policy is subject to change at any time, and without prior notice.**

### **OFFICIAL WITHDRAWAL FROM SCHOOL**

In the event that circumstances beyond the student's control make it necessary for withdrawal the student must consult with the School's Director and/or Admissions Director and complete a Withdrawal Form with using the last date of attendance as the drop date. This process is discussed in more detail in the Return to Title IV, HEA funds policy.

### **UNOFFICIAL WITHDRAWAL FROM SCHOOL**

In the event that the school unofficially withdraws a student from school the School Director and/or Admissions Director must complete the Withdrawal Form using the last date of attendance as the drop date. This process is discussed in more detail in the Return to Title IV, HEA funds policy.

**Grades are awarded on a traditional A, A-, B+, B, B- F system. The minimum passing grade is a D-. The minimum allowable grade point average to maintain satisfactory progress is a C, or 2.0.**

In calculating a student's grade point average, the following policy applies:

A 4 Grade Points A- 3.67 Grade Points

B+ 3.33 Grade points B 3 Grade Points

B- 2.67 Grade Points C+ 2.33 Grade Points C 2 Grade Points C- 1.67 Grade points

D+ 1.33 Grade Points D 1 Grade Point

D- 0.67 Grade Points F 0.00 Grade Points

If the student has not completed the coursework and earned a grade at the end of the course, the instructor may issue one of the following grades.

**(I) Incomplete** If the course has not been completed, the instructor may grant an I on a two-month extension of the term, at no additional tuition cost, when the student is making satisfactory progress and the instructor believes that an extension of time will permit satisfactory completion. At the end of this period, a final grade must be recorded.

**(W) Withdraw** The student may withdraw from any course before the end of the term. At the end of the term, the instructor may withdraw the student from the course and issue a W when the instructor believes the student's progress is insufficient to warrant an extension. A student who withdraws or is administratively withdrawn must retake the course and is responsible for a new tuition payment for that course of study.

### **Assessment and Counseling:**

ZMS The Academy will let you and your instructor evaluate your total educational progress every month. A Student Self Assessment and Instructor Evaluation will be conducted to assess your progress and provide academic counseling if needed. Counseling is available at anytime you wish to discuss anything regarding your vocational education at ZMS The Academy.

### **Student Housing**

This institution does not operate dormitories or other housing.

### **Nondiscrimination Policy**

This institution is committed to providing equal opportunities to all applicants to programs and to all applicants for employment. Therefore, no discrimination shall occur in any program or activity of this institution, including activities related to the solicitation of students or employees on the basis of race, color, religion, religious beliefs, national origin, sex, sexual orientation, marital status, pregnancy, age, disability, veteran's status, or any other classification that precludes a person from consideration as an individual. Please direct any inquiries regarding this policy, if any, to the Chief Operations Officer who is assigned the responsibility for assuring that this policy is followed.

### **Student Services**

This institution does not provide orientations, airport reception services, housing assistance or other services. Further, this institution maintains a focus on the delivery of educational services. Should a student encounter personal problems which interfere with his or her ability to complete coursework, this institution will provide assistance in identifying appropriate professional assistance in the student's local community but does not offer personal counseling assistance. Upon graduation, a student may receive job assistance interviews, resume building and refresher skills training before applying for employment.

### **Description of Facilities**

ZMS The Academy is an 8,000 sq ft ground floor facility dedicated to the programs of Cosmetology, Esthetician, Barbering, and Body Art Technician Programs of Permanent Make Up and Tattoo Artistry. It is handicapped accessible with a private parking lot in the rear of the building . The Gold Line Train and Public Transportation is within walking distance of the campus and The Highland Park Fire Department is within 5 minutes. It has separate men and women's restrooms and first aid kits in every classroom and general area.

### **Sexual, Verbal or Bullying Harassment**

This institution is committed to providing a work environment that is free of discrimination, intimidation and harassment. In keeping with this commitment, we believe that it is necessary to affirmatively address this subject and express our strong disapproval of bullying, sexual or violent harassment. No one associated with this institution may engage in verbal abuse of a sexual or violent nature; use sexually degrading or graphic words to describe an individual or an individual's body; or display sexually suggestive objects or pictures at any facility or other venue associated with this institution. Students are responsible for conducting themselves in a manner consistent with the spirit and intent of this policy.

### **English as a Second Language Instruction**

This institution does not provide ESL instruction. This institution teaches all courses in English.

### **Achievement Tests Credit Policy**

No credit based on the taking of achievement exams is available.

### **Accreditation:**

ZMS The Academy is accredited by:

The Council On Occupational Education Approval # 324300 and is located at 7840 Roswell Road, Bldg 300 Suite 325 Atlanta, Georgia 30350. 800-917-2081 tel 770-396-3790 fax. www.council.org .

### **Special Notice of Financial Status**

This institution has not had a pending petition in bankruptcy, is not operating as a debtor in possession and has not filed a bankruptcy petition within the last five years. It has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under chapter 11 of the United States Bankruptcy Code.

### **Internships/Externships**

No internships are required to complete any of this school's programs.

### **Placement Services**

This institution does not provide placement assistance. It does however upon a student's exit interview, provide resume building and job availability as listed on the internet, local newspapers or through direct associations with salons, shops and spas in the local area.

### **Credit for Prior Experiential Learning**

This institution does not grant credit for prior experiential learning.

### **Language of Instruction**

The primary language is in English. However, 85% of our instructors are Spanish speaking and can assist any student needing Spanish to English or vice versa translations aiding them in their understanding of the course work. All course are conducted in English.

### **Institution's Policy Relative to Updating School Catalog**

ZMS The Academy will update their school catalog whenever there is a substantive change to it regarding:

- Tuition Costs
- Faculty Changes
- Program Availability
- Change of Program Days or Dates
- Holiday or Vacation Schedule Change
- The Institution Catalog will always reflect the most current and up to date information.

## **\*\*\* ZMS Student Rules/Regulations and Conduct Handbook\*\*\***

In this section, we outline important rules and regulations relating to a student's enrollment at ZMS. Please refer to this as your Student Handbook of this catalog for a complete list of our rules and regulations.

ZMS reserves the right to modify these rules and regulations and those in its Student Handbook at any time.

All students must comply with ZMS' rules and regulations as a condition of their enrollment. Failure to comply with these School rules and regulations can lead to any or all of the following disciplinary actions being taken depending on the severity of the misconduct: written warnings, probation, suspension and termination from School.

Students who are terminated for failure to comply with ZMS rules and regulations may appeal their termination.

Students in this situation must submit a written appeal to the School Director stating the reasons why the decision to terminate should be reversed and requesting a re-evaluation of their status. Supporting documentation should be included, as necessary. This appeal must be received by the School Director within five (5) business days of termination.

Should a student fail to appeal this decision within the time required, the decision to terminate will be final. A decision on the student's appeal will be made by the ZMS Executive Committee and will be communicated to the student in writing. The Executive Committee's decision on the appeal is final.

### **Leave of Absence**

Should circumstances be such that a leave of absence is to be requested, a student must submit an application for a leave of absence. At the discretion of the Chief Academic Officer, a leave may be granted for a reasonable time, as

warranted by the circumstances. If a student repeatedly resorts to the use of a leave of absence, and if such applications show a pattern of delays, or should the issuance of a leave of absence be such that it would significantly interfere with the planned completion of a program of study, the Chief Academic Officer may, in his/her sole discretion, dismiss a student from the program and issue the appropriate refunds as may be required. **A leave of absence for more than 60 days shall be considered a termination if ZMS The Academy is not notified of student ongoing status. A leave of absence must be made in writing and delivered to or mailed to:**

**ZMS The Academy 6029 N Figueroa Street, Los Angeles, Ca 90042 323-372-6132.**

Non communication with ZMS will be grounds for termination as abandonment of the program.

### **Challenge Exam Credit Policy:**

No credit based on the taking of challenge exams is available.

Admissions Policy — All Programs

For the Cosmetology, Barbering, Barbering Cross Over, Cosmetology Crossover, Esthetician, Nail Technician and The Body Art Technicians programs offered, the applicant must be at least 18 years of age and have a high school or GED education according to California State Law governing licensed educational institutions. If financial aid is obtained, a prospective student must be a high school graduate or have a GED Certificate, possess a valid social security number and a valid, current United States government issued picture identification card.

### **Articulation Agreements**

No articulation agreements with other institutions are established.

### **Student Conduct**

Students are expected to behave professionally and respectfully at all times. Students are subject to dismissal for any inappropriate or unethical conduct or for any act of academic dishonesty. Students are expected to dress and act accordingly while attending this institution. At the discretion of the school administration a student may be dismissed from school for reasons including, but not limited to:

- Coming to class in an intoxicated or drugged state.
- Possession of drugs or alcohol on campus.
- Possession of a weapon on campus.
- Behavior creating a safety hazard to other person(s).
- Disobedient or disrespectful behavior to other students, an administrator or instructor.
- Excessive foul language
- Stealing or damaging the property of another.
- Must observe a smoke free facility environment. Cigarettes, cigars, marijuana etc...
- Sexual unwarranted behavior
- Unclean hygiene
- Bullying or aggressive intimidation

Any students found to have engaged in such conduct will be asked to leave the premises immediately.

Disciplinary action will be determined by the Chief Executive Officer of this institution and such determination will be made within 10 days after meeting with both the chair of the department in which the student is enrolled and the student in question.

### **Student Conduct/Regulations Continued:**

- i. Students must be on time. If you are going to be late or absent, you must notify the administration by phone.
- ii. Students are not allowed to bring their children, nieces, nephews, etc. with them to school.
- iii. Students must be well groomed at all times. Failure to do so may result in temporary dismissal.



- iv. Students must be appropriately clean, tidy and fresh for each program. Uniforms shall be enforced.
- v. Students must have their equipment with them at all times.
- vi. Students may not punch any time cards other than their own.
- vii. Students cannot leave class (theory or practical) without permission.
- viii. Students as per assignment must perform daily sanitation.
- ix. The school is not responsible for lost or stolen articles.
- x. Students are required to study at home as well as at school as appropriate.
- xi. Students will be called to the telephone only in cases of emergency
- xii. Tuition is to be paid at the first of the month, unless other arrangements have been made.
- xiii. Eating or drinking at stations, on the clinic floor, or in classrooms is not permitted. Those activities are permitted designated times and in designated areas.
- xiv. Students are to conduct themselves in a professional manner at all times. (Example: students may not refuse customers. Students who refuse to service a customer will be asked to punch out and go home).
- xv. Students are not allowed to have hair, skin, body art or personal services except by permission and at a time and day designated by the instructor in charge.
- xvi. Students must maintain regular school hours.
- xvii. Permanent or temporary dismissal may be made by the instructor in charge or the Administration in accordance with the infractions listed under the section entitled "TERMINATION".
- xviii. A medical leave of absence will be granted by a doctor's certificate only, and must specify anticipated date of return.
- xix. Students must sanitize workstations and remove hair, chemicals or lotions immediately after every service.
- xx. Students must be in good standing in order to continue attending ZMS. Tuition payments must be made on time and be current in order to remain a current student.

#### **STUDENT LOCKERS**

Lockers for storage of supplies, texts, and personal items are available to all students at no additional charge. Students must supply their own locks. When completing a program of study or if terminating attendance, students must clean out lockers within 4 hours or ZMS will open lockers and dispose of all contents. Locker space is limited.

#### **STUDENT CONDUCT**

ZMS expects all students to conduct themselves in a professional business manner. No action will be tolerated that will unfavorably reflect on the school or its students.

#### **DRESS AND GENERAL APPEARANCE**

All students are required to possess nametags that identifies their program of study. Clothes are to be neat and clean. Hair is to be well groomed.

#### **POLICY CHANGES**

ZMS reserves the right to make changes in accordance with class schedules, program sequence, academic calendar, or programs of study. Such changes will not affect the integrity or continuity of the programs of study. The school also reserves the right to make changes in administration or teaching personnel or any other school activity or policy. Students will be notified, if possible, of any changes prior to the changes being made as soon as possible.

**GRIEVANCE POLICY:** Any student enrolled in ZMS The Academy shall be able to make a grievance with the institution by doing so in a dated, detailed written letter addressed to the administration. All grievances shall be addressed in a timely and fair manner.

#### **VISITORS**

Guests are welcome at the school during class hours. The Director of Student Services encourages prospective students to invite prospective guests for a day and sit in on classes. Evening and Saturday visits may be arranged by contacting the business office. Friends of students who wish to sit in on classes are required to get permission from the Director. All

visitors are required to sign in at the front desk. Visits with students in class are discouraged except in the case of an emergency. All visitors are requested to wait in the front reception area.

## **DRUG AND ALCOHOL ABUSE POLICY ZERO TOLERANCE !!!!**

ZMS The Academy has a no tolerance policy for smoking of any kind, drugs or alcohol. The illicit use, transfer, possession and/or sale of illegal drugs or alcohol will not be tolerated at ZMS the Academy and are prohibited. Any fundamental concern by school administration relative to illegal substance abuse is rehabilitation of the student so involved. Any student who needs help in this area should see the Director of Student Services.

The student will be referred to an appropriate community agency for necessary counseling and/or treatment. Further information regarding drug and alcohol abuse is distributed to the students on the first day of classes.

Students will be asked to sign the following policy every quarter to reaffirm that they understand the ZERO TOLERANCE POLICY:

**ZMS The Academy**  
6029 N Figueroa Street Los Angeles, Ca 90042 323-372-6132 tel 866-596-4877 fax  
**Substance Abuse NO Tolerance School Policy**  
Date: \_\_\_\_\_

I understand that ZMS The Academy is a substance abuse no tolerance institution and that bringing, possessing or using any illegal drugs in the school facility or in the school parking lot is prohibited. Students that come to school that look intoxicated, smell intoxicated or act intoxicated will be immediately be sent home and or be terminated. ZMS The Academy does not condone or allow: Alcohol, Drugs, Tobacco, Cigars, Medical Marijuana or illegal drugs of any other kind to be used, consumed or sold in or near the school. We take this policy very seriously and want to use this official notice as a warning to everyone to make sure that they are substance free when they attend ZMS The Academy

\_\_\_\_\_  
Student Signature: By signing this, I agree and fully understand the ZMS Substance Abuse No Tolerance Policy

### **Substance Abuse Signed Policy Procedure:**

**Upon enrolling in ZMS The Academy the above form must be signed and agreed upon by the student. Information on drugs, alcohol and any other substance abuse shall be readily available**

### **TERMINATION POLICY**

Students must notify school administrator or instructor of their intention to withdraw from school. If students fail to notify the school that they are withdrawing, formal dismissal or termination procedures shall ensue and will be based on monitoring the student's program participation which may include class attendance, examinations, tutorials, counseling and/or advising, or other academically related activities as may be deemed advisable by the school.

### **The following infractions will result in PERMANENT termination:**

- Stealing
- Continuous Abuse of the Rules
- Drug or Alcohol Use
- Violence, Threatening Behavior, Physical Altercations

### **The following infractions will result in TEMPORARY termination:**

- Failure to Obey Established Rules
- Disrupting the Class
- Abusing Patrons
- Profane Language
- Refusal to Service a Customer
- Non Payment of Tuition until restored
- Non Attendance

ZMS The Academy reserves the right to terminate any student who breaks the institutions rules and regulations. A copy of school's termination policy will be given to students on the first day of class.

### **ATTENDANCE**

The School must be notified if a student is unable to attend school for any reason. All days or classes from which the student is absent or tardy are recorded in the attendance book showing make-up time is needed. If the student does not attend within 14 days from the last day of attendance, he or she will be considered withdrawn and the student will be terminated as of their last date of attendance. Class cuts are not permitted and may be cause for dismissal.

A student who develops a pattern of tardiness (two or more per week) will be counseled and advised that if such actions continue, they may be cause for termination. Tardiness is defined as a late arrival consisting of 5 minutes or more from the starting of class.

### **MAKEUP POLICY**

ZMS The Academy will work with any student to reasonably make up any work, clock hours or testing needed. This is done on a case by case basis, but all students are required to attend their program schedule adequately.

### **LEAVE OF ABSENCE**

A student requesting a leave of absence must adhere to the following: No more than three leave of absences in any twelve month period. A request for a leave of absence must be in writing and submitted to the school administrator. A leave of absence must not exceed sixty 60-days, unless for medical reasons. Medical leaves of absence must be documented by a physician and must not exceed 180-Days. The status of a student upon leave of absence will remain the same as prior to that leave. NOTE: Students who not return from a leave of absence, the date of withdraw shall be the earlier.

### **TRANSCRIPTS**

Academic transcripts are available upon receipt of written request by the student or institution. Academic transcript or hour of attendance will be released only upon confirmation that the student does not owe the institution any outstanding balances. There is a \$25.00 fee for additional transcripts after the original transcript given at graduation. The transferability of credit from this institution is at the discretion of the accepting institution, and it is the student's responsibility to confirm whether or not credits will be accepted by another institution of the student's choice.

### **ACCESS TO AND INFORMATION IN STUDENT FILES / SCHOOL RECORDS**

**ZMS complies with the Family Education Rights and Privacy Act of 1974.** This act protects the privacy of education and establishes a student's and/or parent/guardian of a dependent minor's right to inspect and review their educational record, under the supervision of an instructor and/or a member of the administration. Students, or their parent/guardian if the student is a dependent minor, may have access to their own files by contacting the School administration for an appointment with the Registrar. The School may require advance notice of up to 48 hours and an appointment for review of these files. Students, or their parent/guardian if the student is a dependent minor, may not remove these records from the campus.

The ZMS FERPA policy may also be reviewed on the schools website at [www.zmsacademy.com](http://www.zmsacademy.com).

No information regarding a student will be released without the prior written consent of the student or, if the student is a dependent minor, their parent/guardian, unless ZMS is required to do so by law, a government agency or ZMS's accrediting agency.

For each student granted a diploma by ZMS, the School shall permanently retain academic records of the diploma granted and the date on which that diploma was awarded, a record of completion for the program content per the California State Board requirements and the grades earned.

For all other student records, ZMS will retain the necessary information for five (5) years unless applicable law or regulation requires a longer holding period.

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## **FERPA POLICY:**

### **FERPA**

The institution will annually distribute to all enrolled students information about:

- The right to review their education records, to request amendment of records, to consent to disclosures of personally identifiable information and to file complaints with the Department of Education.
- Procedures for reviewing education records and requesting amendment of the records.
- Information about the institution's policy regarding disclosures to school officials with a legitimate educational interest in the education records.

### **Information Sharing & The Family Education Rights and Privacy Act of 1974 (FERPA)**

#### **What is FERPA?**

The Family Rights and Privacy Act of 1974, as amended, (commonly known as the Buckley Amendment) is a federal law which provides that schools will maintain the confidentiality of student education records. The law basically says that no one outside the institution shall have access to students' education records nor will the institution disclose any information from those records without the written consent of students. There are exceptions, of course, so that certain personnel within the institution may see the records, including persons in an emergency to protect the health or safety of students or other persons.

#### **What is considered Directory Information?**

In compliance with FERPA, the following statement reflects the school's policy:

The following directory information may be released by telephone: a) student's dates of attendance; b) date of graduation and degree or certificate earned. Other kinds of directory information, such as a student's address, telephone listing, program of study, awards received, and the most recent previous education agency or previous institution attended, will be released only in response to a written request. The school reserves the right to refuse the above information if the reason for the request is not considered to be a sufficient need to know. Information regarding the student's record: grades, courses, GPA, social security number and other personal information will not be released without the student's written consent.

However, the Act states that each student has the right to inform the School that any or all of the information is not to be released. No information will be released without the written consent of the student. This status is binding until such time that ZMS is notified in writing by the student to permit release of "directory information".

### **What about . . . ? Parental Access to Children's Education Records:**

At the postsecondary level, parents have no inherent rights to inspect a student's education record. The right to inspect is limited solely to the student. Records may be released to parents only under the following circumstances: (1) through the written consent of the student, (2) in compliance with a subpoena.

### **Posting of Grades by Faculty**

The public posting of grades either by the student's name, institutional student identification number, or security number without the student's written permission is a violation of FERPA.

### **ZMS Responsibility:**

As employees of ZMS The Academy School, we may have access to student education records. Their confidentiality, use, and release are governed by FERPA. Our utilization of this information is governed by the regulations and the duties and responsibilities of your employment and position. Unless our job involves release of information and you have been trained in that function, any requests for disclosure of information, especially from outside the school, should be referred to the Director of the Academic Affairs. Release of information contained on a student's record without the written consent of the person identified on the document is in violation of Sec. 438 Public Law 90-247. As a school employee, all of us should have your own accounts and passwords on the administrative computer system and on e-mail. ZMS is responsible for your personal account and will be held accountable for any improper use. Protection of your sign-on password and procedure is critical for security. Our password is the only protection your account has, and the only way the computer system can verify that you are actually who you say you are.

In Summary, Remember . . .

# Checking a person's picture identification when releasing education records is required. Always check to see if the student permitted disclosure of information before you release any information on the student.

# Discussing a student's record with any person who does not have a legitimate educational interest is a violation of FERPA. This pertains to conversations on and off the job.

# Removing any document from the office for non-business purposes is a violation of FERPA.

# Releasing confidential student information (non-directory) to another student, College or University, organization, or to any person who does not have a legitimate educational interest, or to the parents of a dependent student without the student's written authorization is in violation of FERPA.

# Leaving reports or computer screens containing confidential information in view of others who do not have a legitimate educational interest in the data or leaving your computer unattended is in violation of FERPA.

# Making personal use of student information is in violation of FERPA.

# Allowing another person to use your computer access code is in violation of FERPA.

# Putting paperwork in the trash with a student's information (i.e., social security number or grades) is also in violation of FERPA.

# In addition to the possibility of personal litigation, proven FERPA violations may result in loss of federal funds to XYZ School

# Violation of confidentiality and security may lead to appropriate personnel action.

**What information cannot be given out, ever?** What do we mean by this? These are things that cannot be part of your directory information and that you cannot give out, without the student's written permission. You cannot make it something that you say that you will give out. It's really important that your staff are trained on this.

- Social security number. You cannot ever give out the student's social security number, you can't post it, you can't even use some or part of this information to confirm a student's identification.
- Citizenship.
- Gender.
- Ethnicity.
- Religious preference. Sometimes that can be challenging if you are a religious-based institution. If you are to give out the student's religious preference -- say, to a student organization -- the student has to be notified first and has to give their permission for you to do that.
- Grades.
- GPA.

- Daily class schedule. This is really important. Local police authorities may be trying to find your student. Parents may be asking what classes the student is in today. You can't give that out. This even means to parents who are paying the bills.

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## Authorization Consent Form

**ZMS The Academy 6029 N Figueroa Street LA, CA 90042 323-372-6132 tel**  
**FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT**  
**STUDENT RELEASE**

Student Name (Last, First) \_\_\_\_\_

Student ID# or SSN# \_\_\_\_\_

### Student's Authorization for Disclosure

I hereby waive my rights under the Family Educational Rights and Privacy Act of 1974 (FERPA) and authorize ZMS The Academy School to discuss and/or disclose the following education records to the person listed below:

Transcripts

Financial records

Disciplinary Records: \_\_\_\_\_  
(specify incident or indicate "All")

Other \_\_\_\_\_  
(please specify)

All information regarding my enrollment at ZMS the Academy without limitation

Name of Authorized Person: \_\_\_\_\_

Relationship to Student: \_\_\_\_\_

Address of Authorized Person: \_\_\_\_\_

City \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone # (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_

The purpose of releasing this information is \_\_\_\_\_  
\_\_\_\_\_

I understand that this authorization will be in effect as long as I am a student at XYZ School or until I revoke this authorization in writing.

I affirm that I have carefully read the foregoing authorization and that I fully understand the meaning and intent of this document. I affirm that I have signed this authorization voluntarily.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

This authorization form **is not required** when school transmits information to state and federal agencies concerning processing of Title IV aid. This authorization is not also required if student files are subject to institutional, state and federal program review and audit.

**\*\*\*\* Information Release via Telephone**

No information concerning any student is released to any individual, group or organization via telephone, cellular phone or other similar devices unless that individual, group or organization is involved in the awarding and processing of student's Title IV aid.

**Student Records** : ZMS The Academy shall retain student records forever. In case of school closing or demise, records shall be transferred to a responsible party and notification of this will be at The California Bureau of Private Post-Secondary Education.

**TUITION — METHODS OF PAYMENT**

Tuition payments can be arranged on convenient payment plans or by financial aid if the student qualifies. The following are methods of payment ZMS The Academy offers students:

ZMS will allow a student to make in-house payments without interest as long as the loan is paid during the minimal time frame required for the program in which the student is enrolled. Weekly, bi-weekly, and monthly payment plans are available. Payments depend on the deposit at the time of enrollment, and which payment schedules the student selects. Cash, Debit Cards, Money Orders, Cashiers' Checks, Master Card, Visa, Discovery and American Express are accepted.  
STUDENT WITHDRAWAL AND REFUND POLICIES

**Non-Acceptance**: An applicant not accepted by ZMS shall be entitled to a refund of all monies paid except for the non refundable enrollment fee and books/kit if purchased.

**Student's Right To Cancel**: The student (and, in the case of a student under legal age, her/his parent or guardian) has the right to cancel the Enrollment Agreement and obtain a refund of charges paid until midnight of the fifth business day following the student's first actual day of class attendance. A business day means a day in which the student is scheduled to attend a class session. The School shall refund any amount paid by the student within 45 days after it receives the notice of cancellation. Notice of cancellation may be given by mail, hand delivery, or fax. The notice of cancellation, if sent by mail, is effective when deposited in the mail, properly addressed with postage prepaid. The written notice of cancellation need not take any particular form and, however expressed, is effective if it states that the student no longer wishes to be bound by the Agreement. Further, if the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

**Books And Supplies**: The words "Books and Supplies" in the Agreement includes textbooks, supplies, materials, tools, electrical appliances and devices, or other goods issued to Student under this Agreement for the student's participation in her/his Program of study. The student agrees that she/he must return to School any unopened/unused Books and Supplies within 30 days following the date of the student's notice of cancellation to School in order to receive credit on the student's account for the returned Books and Supplies. If the student fails to return the Books and Supplies within this 30 day period, the School may charge the student for the Books and Supplies and, if applicable, deduct it from any refund due to the student. The School shall refund any amount exceeding the charges for the Books and Supplies within 45 days after the period within which the student is required to return the Books and Supplies. The student agrees that any used or opened Books and Supplies, may not be returned for credit under any circumstances.

**Student Withdrawal, Refund Policy, and Hypothetical Refund Example**: The student has the right to withdraw from a Program of study at any time and pay only for tuition reflective of the amount of time the student was enrolled, in addition to registration fees, non-returned Books and Supplies fees, and other institutional charges. The student may withdraw by the student's written notice to ZMS or by Student's conduct, including, but not limited to, the student's lack of attendance. If the student withdraws prior to completion of the Program of study in which she/he is enrolled the

School determines whether the student is eligible for a refund of monies paid based on a pro-rata calculation formula (see example below) up until the student has been enrolled for sixty percent (60%) of the scheduled hours of the Program. Should the number of scheduled hours during the student’s enrollment in the Program exceed sixty percent (60%) of the total hours in the Program, the institution shall have earned and will retain 100 percent of the institutional charges assessed to the student, as explained on page one of the Enrollment Agreement. If the student withdraws from her/his Program of study after the deadline for the student’s right to cancel the Agreement has passed and the student is entitled to a refund per the pro rata calculation mentioned above, the School will issue such refund to the student, less a registration fee not to exceed \$100.00, within forty-five (45) days following the student’s withdrawal.

**A hypothetical refund example according to the state pro rata policy is provided to the student as follows:** Assume a student, upon enrollment in a 1,600-hour Program, pays \$17,600.00 for tuition, \$100.00 for registration, and \$2,500.00 for Books and Supplies as specified in an enrollment agreement and has attempted 600 hours at the time of withdrawal, without returning the Books and Supplies she/he obtained. The pro rata refund to the student would be \$11,000.00 based on the calculation stated below:

Total Paid	\$20,200.00		
Tuition Cost	\$17,600.00	Paid for instruction	\$17,600.00
Less Registration (Not Refundable)	(\$ 100.00)		
Hours in the Program	1,600	Scheduled Hours Attempted	600
Less cost of Unreturned Books and Supplies	(\$2,500.00)		
Hourly charge	\$ 11.00	Tuition owed 600 x \$11.00	\$ 6,600.00
Equals amount paid for instruction:	\$17,600.00		
Refund due	\$ 11,000.00		

In the event the student receives a refund check and subsequently misplaces the refund check or otherwise requires a reissued refund check, School will reissue the refund check, less a \$50 reissue fee to cover the costs of processing a new check and canceling the initial check.

**Termination of Enrollment:** The student’s enrollment will be terminated by the School when:

- The student notifies the School of her/his withdrawal.
- The student fails an academic probation or violates the School’s rules and policies.
- The student is absent for fourteen (14) consecutive calendar days. The fourteenth (14th) day then constitutes the date of withdrawal.
- The student fails to return from an approved leave of absence on the scheduled date of return. The scheduled date of return constitutes the formal date of withdrawal except in the event the student notifies the institution that the student will not be returning, in which case that date shall be the formal date of withdrawal.

NOTE: The time elapsed between the last day of physical attendance and the termination date and any approved leaves of absence will not be included in the refund computation.

**Application of Refund:** The student agrees that if any portion of the cost of her/his attendance was covered by the proceeds of a federal loan, then a refund will be sent to the lender. Any remaining amount of a refund will first be made to the financial aid programs from which benefits were received, according to the order of priority provided in federal regulations. Any amount remaining shall be paid to the student.

Student Loans: If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both of the following may occur: (1) The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan. (2) The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

**STUDENT CALIFORNIA TUITION RECOVERY FUND**



California STRF Fee (California Residents, Non refundable. The current STRF Fee is zero (0). Funds are available for students in need, but currently no money is being requested for the California Fund.

### **California STRF Disclosure**

The Student Tuition Recovery Fund (STRF) was established by the Legislature to protect any California resident who attends a private postsecondary institution from losing money if you prepaid tuition and suffered a financial loss as a result of the school closing, failing to live up to its enrollment agreement, or refusing to pay a court judgment. To be eligible for STRF, you must be a California resident and reside in California at the time the enrollment agreement is signed or when you receive lessons at a California mailing address from an approved institution offering correspondence instruction. Students who are temporarily residing in California for the sole purpose of pursuing an education, specifically those who hold student visas, are not considered a California resident.

Students are advised that:

1. Schools are required, by law, to collect the fee from California Residents.
2. That students whose tuition is paid by a third party payer are excluded from the STRF
3. Students are responsible for paying the state assessment amount for the STRF.

To qualify for STRF reimbursement you must file a STRF application within one year of receiving notice from the Bureau that the school is closed. If you do not receive notice from the Bureau, you have 4 years from the date of closure to file a STRF application. If a judgment is obtained you must file a STRF application within two years of the final judgment. It is important that you keep copies of the enrollment agreement, financial aid papers, receipts or any other information that documents the monies paid to the school. Questions regarding the STRF may be directed to:

**The Bureau for Private Postsecondary Education (BPPE) 2535 Capital Oaks Drive, Sacramento, Ca 95833.  
916-431-6959 tel 916-263-1897 fax. [www.bppe.ca](http://www.bppe.ca).**

You may also be eligible for STRF if you were a student that was unable to collect a court judgment rendered against the school for violation of the Private Postsecondary Education Act.

### **STRF Regulations:**

§ 76215. Student Tuition Recovery Fund Disclosures.

(a) A qualifying institution shall include the following statement on both its enrollment agreement and its current schedule of student charges:

"You must pay the state-imposed assessment for the Student Tuition Recovery Fund (STRF) if all of the following applies to you:

- ✓ You are a student, who is a California resident and prepays all or part of your tuition either by cash, guaranteed student loans, or personal loans, and...
- ✓ Your total charges are not paid by any third-party payer such as an employer, government program or other payer unless you have a separate agreement to repay the third party.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if either of the following applies:

- ✓ You are not a California resident.
- ✓ Your total charges are paid by a third party, such as an employer, government program or other payer, and you have no separate agreement to repay the third party."

(b) In addition to the statement described under subdivision (a) of this section, a qualifying institution shall include the following statement on its current schedule of student charges:

"The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending certain schools regulated by the Bureau for Private Postsecondary and Vocational Education.

You may be eligible for STRF if you are a California resident, prepaid tuition, paid the STRF assessment, and suffered an economic loss as a result of any of the following:

- ✓ 1.The school closed before the course of instruction was completed.

- ✓ 2.The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
- ✓ 3.The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other cost.
- ✓ 4.There was a decline in the quality of the course of instruction within 30 days before the school closed or, if the decline began earlier than 30 days prior to closure, the period of decline determined by the Bureau.
- ✓ 5.An inability to collect on a judgment against the institution for a violation of the Act."
- ✓ However, no claim can be paid to any student without a social security number or a tax payer identification number.

## **Important Contact Information: ZMS' GOVERNING AND REGULATORY AGENCIES:**

### **BOARD OF BARBERING AND COSMETOLOGY**

Board of Barbering and Cosmetology 2420 Del Paso Road Suite 100 Sacramento, CA 95834kkk  
1-800-952-5210 Fax (916) 575-7281 Web site: barbercosmo.ca.gov E-mail barbercosmo@dca.ca.gov

### **COUNCIL ON OCCUPATIONAL EDUCATION**

7840 Roswell Road Building 300 Suite 325 Atlanta, GA 30350 Tel: 770-396-3898 Fax: 770-396-3790 www.council.org

### **BUREAU FOR PRIVATE POSTSECONDARY EDUCATION**

Bureau for Private Postsecondary Education 2535 Capitol Oaks Drive, Suite 400 Sacramento California, 95833  
Phone: (916) 431-6959 Toll Free: (888) 370-7589 Main Fax: (916) 263-1897

Licensing Fax: (916) 263-1894 Enforcement/STRF/Closed Schools Fax: (916) 263-1896 Web site: [www.bppe.ca.gov](http://www.bppe.ca.gov)

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the:

**Bureau for Private Postsecondary Education at P. O. Box 980818, W. Sacramento, CA 95798- 0818, [www.bppe.ca.gov](http://www.bppe.ca.gov), 1-888-370-7589 or by fax at (916) 263-1897.**

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 1-888-370-7589 or by completing a complaint form, which can be obtained on the bureau's Internet Web site [www.bppe.ca.gov](http://www.bppe.ca.gov).

Documents describing accreditation, approval and licensing are available for review at each campus location.

The institution, ZMS The ACADEMY, does not have a pending petition in bankruptcy, nor is operating as a debtor in possession, nor has filed a petition within the preceding five years nor has had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq)

### **Mission Statement:**

ZMS The Academy is dedicated to providing quality, affordable and relevant vocational education leading to personal and career success.

## **And Finally! Think Before You Ink ! Before you sign anything...**

Enrolling in any class or course is a serious endeavor. It requires time, money and dedication. Before you waste any of those things, please make sure that you realize that enrolling in any of the programs ZMS The Academy offers is a commitment.

We are looking for committed students dedicated to acquiring a vocational career that can help them acquire gainful employment. ZMS The Academy is here to help, inspire, encourage and teach.

Good luck on your new career.  
Choose carefully!  
Give it your all!  
Don't waste time or money!

**Sincerely,**



**ZMS The Academy  
6029 N Figueroa Street  
Los Angeles, Ca 90042  
323-372-6132 tel 866-596-4877 fax  
www.zmsacademy.com  
zmsacademy@gmail.com**



