

ZMS THE ACADEMY

SCHOOL CATALOG

Effective Dates: January 1, 2026 – December 31, 2026

Revised September 22, 2026

2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033

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Approved to Operate by the California Bureau for Private Postsecondary Education (BPPE) • Institution Code
15633119

Accredited by the Council on Occupational Education (COE)

Approved by the California Board of Barbering and Cosmetology

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SECTION 1: INSTITUTIONAL INFORMATION AND APPROVAL TO OPERATE

1.1 Approval to Operate

ZMS The Academy (hereinafter referred to as "the Academy" or "the Institution"), 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033, is a private institution that is approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

Approval to operate does not imply any endorsement by the State of California or by the Bureau, nor does it guarantee the quality of the instruction offered or the achievement of any particular outcome.

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.

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

Bureau for Private Postsecondary Education
1747 North Market Blvd., Suite 225
Sacramento, CA 95834
Phone: (916) 574-8900 | Toll-Free: (888) 370-7589 | Fax: (916) 263-1897
Website: www.bppe.ca.gov

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the Bureau's internet website www.bppe.ca.gov.

1.2 Office of Student Assistance and Relief

The Office of Student Assistance and Relief is available to support prospective students, current students, or past students of private postsecondary educational institutions in making informed decisions, understanding their

rights, and navigating available services and relief options. The office may be reached by calling (888) 370-7589, option #5, or by visiting osar.bppe.ca.gov.

1.3 Institutional Contact Information

Item	Detail
Institution Name	ZMS The Academy
Address	2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033
Phone	(323) 372-6132
Email	zmsacademy@gmail.com
Website	www.zmsacademy.com
Owner / Program Director	Judy Caspe
BPPE Institution Code	15633119
Accreditation	Council on Occupational Education (COE), 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, (770) 396-3898, www.council.org
Catalog Year	January 1, 2026 – December 31, 2026

1.4 Mission Statement

ZMS The Academy is dedicated to providing quality, affordable, and relevant vocational education that leads to career and personal success. The Institution strives to equip students with the technical skills, theoretical knowledge, and professional standards necessary to successfully enter and advance in their chosen fields in the beauty and wellness industries.

The Academy is committed to maintaining a learning environment that is safe, inclusive, and conducive to the personal and professional development of every student.

1.5 History of the Institution

ZMS The Academy was established to address the need for high-quality, accessible vocational training in the cosmetology and related beauty arts industries in the greater Los Angeles area. The Academy has grown to offer a comprehensive range of programs designed to meet the evolving demands of the industry and the communities it serves. The Institution takes pride in its commitment to student success and regulatory compliance.

1.6 Facilities and Equipment

All classes are held on campus at 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033 (the online portion of the Electrology hybrid program excepted). The facility includes classrooms, a clinic floor with student workstations, a student lounge and lockers, client reception, and administrative offices. The entrance and exit are ADA compliant; all offices and classrooms are wheelchair accessible. Students have access to instructional materials, equipment, and online learning resources during scheduled hours of operation. The Institution does not provide on-campus housing and has no responsibility to find or assist a student in finding housing.

1.7 Institutional Website Disclosures

ZMS The Academy maintains its official website at www.zmsacademy.com. In compliance with California Education Code section 94913, the following are posted with clear and conspicuous links on the website:

- The current School Catalog (this document)
- The current School Performance Fact Sheet for each program offered
- The most recent Annual Report submitted to the Bureau
- The Institution's approval-to-operate statement and the Bureau's contact information
- Programs offered, program descriptions, and associated costs

SECTION 2: PROGRAMS OF STUDY

ZMS The Academy offers the following programs of study. All programs are designed to prepare students for entry-level employment in their respective fields and, where applicable, for licensure by the California Board of Barbering and Cosmetology.

Program	Clock Hours	Program Length	Delivery Method
Cosmetology	1,000	8 months, full time	In-Person
Barbering	1,000	8 months, full time	In-Person
Esthetician	600	6 months, full time	In-Person
Manicuring	400	3 months	In-Person
Electrology	600	360 hours online + 240 hours in-person lab	Hybrid
Body Art Technician for Permanent Makeup & Tattoo for Beginners	600	6 months	In-Person

2.1 Cosmetology — 1,000 Clock Hours (8 months, full time)

Program Description

The Cosmetology program provides students with a thorough foundation in all aspects of cosmetology, including hair care, skin care, nail care, and business management practices. Students develop both the technical skills and the professional demeanor necessary to succeed in a salon or spa environment. Upon successful completion, graduates are prepared to sit for the California Board of Barbering and Cosmetology licensure examination.

Educational Objectives

- Develop proficiency in hair cutting, coloring, chemical services, and styling techniques
- Gain foundational knowledge in skin care and nail care services
- Understand the principles of scalp analysis and hair health
- Learn applicable California laws, rules, and regulations governing the practice of cosmetology
- Develop professional, client-focused communication and business management skills
- Prepare to pass the California Board of Barbering and Cosmetology written and practical examinations

Schedule

Full time, 8 months. Monday through Thursday (In-Person). Hours vary by student track; the specific schedule is assigned in the enrollment agreement.

Licensure

Completion of this program satisfies the 1,000-hour educational requirement for licensure as a Cosmetologist in the State of California, subject to all additional requirements of the California Board of Barbering and Cosmetology.

2.2 Barbering — 1,000 Clock Hours (8 months, full time)

Program Description

The Barbering program prepares students for a career in barbering. Students receive comprehensive instruction in hair cutting, shaving, facial grooming, hair coloring for men, and all related services, integrated with California laws and regulations specific to the barbering profession. Graduates are prepared to sit for the California Board of Barbering and Cosmetology Barber licensure examination.

Educational Objectives

- Master hair cutting, clipper work, and traditional straight-razor shaving techniques
- Develop proficiency in beard and mustache grooming and design
- Learn hair coloring and chemical service techniques applicable to the barbering profession
- Understand applicable California laws, rules, and regulations governing the practice of barbering
- Develop customer service, sanitation, and business management skills
- Prepare to pass the California Board of Barbering and Cosmetology Barber written and practical examinations

Schedules

Full time, 8 months. AM Schedule: Monday through Thursday, 8:00 AM – 4:00 PM. PM Schedule: Monday through Thursday, 2:00 PM – 10:00 PM. Students are assigned to one schedule at the time of enrollment.

Licensure

Completion of this program satisfies the 1,000-hour educational requirement for licensure as a Barber in the State of California, subject to all additional requirements of the California Board of Barbering and Cosmetology.

2.3 Esthetician — 600 Clock Hours (6 months, full time)

Program Description

The Esthetician program provides specialized training in skin care science, facial treatments, hair removal techniques, and advanced esthetic services. Students develop a thorough understanding of skin anatomy, product knowledge, and treatment protocols that prepare them to deliver high-quality services in a salon, spa, or medical esthetic environment. Graduates are prepared to sit for the California Board of Barbering and Cosmetology Esthetician licensure examination.

Educational Objectives

- Understand skin anatomy, physiology, and the chemistry of skin care products
- Develop proficiency in facial treatments, extractions, and skin analysis
- Learn hair removal techniques including waxing and threading
- Gain foundational knowledge in the use of advanced esthetic equipment
- Learn applicable California laws and regulations governing the practice of esthetics
- Develop professional client consultation and business management skills
- Prepare to pass the California Board of Barbering and Cosmetology Esthetician written and practical examinations

Schedule

Full time, 6 months. Monday, Tuesday, and Wednesday, 8:00 AM – 4:00 PM.

Licensure

Completion of this program satisfies the 600-hour educational requirement for licensure as an Esthetician in the State of California, subject to all additional requirements of the California Board of Barbering and Cosmetology.

2.4 Manicuring — 400 Clock Hours (3 months)

Program Description

The Manicuring program provides professional training in nail care services, including manicuring, pedicuring, artificial nail enhancements, and nail art, together with the sanitation and infection control standards required in a professional nail salon. Graduates are prepared to sit for the California Board of Barbering and Cosmetology Manicurist licensure examination.

Educational Objectives

- Develop proficiency in basic and advanced manicure and pedicure services
- Learn nail enhancement techniques including gel, acrylic, and nail art
- Understand nail anatomy and common nail disorders
- Learn applicable California laws and regulations governing the practice of manicuring
- Develop strong sanitation, disinfection, and safety protocols
- Prepare to pass the California Board of Barbering and Cosmetology Manicurist written and practical examinations

Schedule

3 months. Friday and Saturday, 8:00 AM – 4:00 PM.

Licensure

Completion of this program satisfies the 400-hour educational requirement for licensure as a Manicurist in the State of California, subject to all additional requirements of the California Board of Barbering and Cosmetology.

2.5 Electrology (Hybrid) — 600 Clock Hours (360 hours online + 240 hours in-person lab)

Program Description

The Electrology program prepares students for a career in permanent hair removal through electrology. The program is offered in a hybrid format combining online distance education with required in-person clinical laboratory training, so that students gain both the theoretical knowledge and the hands-on clinical skills necessary to perform electrolysis safely and effectively.

Delivery Method

- Distance Education (Online): 360 clock hours of theoretical instruction delivered through the Institution's learning management system
- In-Person Clinical Laboratory: 240 clock hours of hands-on clinical training at 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033

The program totals 600 clock hours: 360 hours of online instruction and 240 hours of in-person clinical laboratory. Students complete the distance education components prior to or in conjunction with in-person laboratory hours as scheduled by the Institution. In-person laboratory attendance is mandatory and cannot be substituted with online instruction. Online sessions (Wednesdays) and in-person sessions (Fridays and Saturdays) are assigned in the enrollment agreement.

Educational Objectives

- Understand the science and theory of electrology and permanent hair removal
- Develop proficiency in galvanic, thermolysis, and blend methods
- Learn the anatomy of the hair follicle and related skin structures
- Understand infection control, safety, and client care protocols in electrology
- Learn applicable California laws and regulations governing the practice of electrology
- Prepare to pass the California Board of Barbering and Cosmetology Electrologist written and practical examinations

Important Note Regarding Financial Aid Disbursement

For students receiving federal Title IV financial aid, disbursement of funds for the Electrology program occurs only after the student has begun the in-person clinical laboratory component of the program, in accordance with federal regulations governing hybrid programs.

Licensure

Completion of this program satisfies the 600-hour educational requirement for licensure as an Electrologist in the State of California, subject to all additional requirements of the California Board of Barbering and Cosmetology.

2.6 Body Art Technician for Permanent Makeup & Tattoo for Beginners — 600 Clock Hours (6 months)

Program Description

This program provides specialized training in permanent cosmetic techniques, including microblading, permanent eyeliner, lip color, and related body art procedures. Students learn pigment selection, skin preparation, safety and sanitation protocols, bloodborne pathogen safety, and client consultation, to prepare for professional practice in licensed tattoo or permanent makeup studios.

Educational Objectives

- Develop proficiency in permanent makeup application techniques including brows, eyeliner, and lips
- Understand pigment chemistry, color theory, and skin interaction
- Learn sanitation, infection control, and bloodborne pathogen safety protocols
- Develop professional client consultation and aftercare instruction skills
- Understand applicable California laws and regulations governing permanent makeup and body art

Schedule

6 months. Tuesday, Wednesday, and Thursday, 2:00 PM – 10:00 PM.

Note on Licensure

This program does not lead to licensure through the California Board of Barbering and Cosmetology. Body art practitioners in California register with the county health department under the Safe Body Art Act. Students are advised to research the registration requirements of the county in which they intend to practice.

SECTION 3: TUITION AND FEES

The following tuition and fees are effective for the catalog year January 1, 2026 through December 31, 2026 and represent the total charges for the entire program. ZMS The Academy reserves the right to adjust tuition and fees for subsequent catalog years; students are notified of any change before enrollment. The STRF assessment is currently \$0.00 per \$1,000 of institutional charges (see Section 9).

Program	Tuition	Registration fee	Kit / supplies	STRF (non-refundable)	TOTAL
Cosmetology (1,000 hrs)	\$8,995.00	\$250.00	\$350.00	\$0.00	\$9,595.00
Barbering (1,000 hrs)	\$8,995.00	\$250.00	\$350.00	\$0.00	\$9,595.00
Esthetician (600 hrs)	\$6,395.00	\$250.00	\$350.00	\$0.00	\$6,995.00
Manicuring (400 hrs)	\$2,000.00	\$250.00	\$1,250.00	\$0.00	\$3,500.00
Electrology – Hybrid (600 hrs)	\$5,395.00	\$250.00	\$350.00	\$0.00	\$5,995.00
Body Art / Permanent Makeup (600 hrs)	\$6,395.00	\$250.00	\$350.00	\$0.00	\$6,995.00

3.1 Additional Fee Information

Registration fee: A registration fee of \$250.00 is charged at enrollment. It is refundable if the student cancels within the cancellation period described in Section 8. The Institution never retains more than \$250 from a student who cancels within the cancellation period.

Kit and supplies: Each student receives a kit containing the tools and materials required for program participation. The kit is refundable if returned unused in its original condition within the cancellation period; it is non-refundable once used or after the cancellation period has ended.

Additional costs: Students should anticipate the cost of any required textbooks not included in the kit, examination and license application fees charged by the California Board of Barbering and Cosmetology or the county health department, and a government-issued photo identification if not already possessed. Additional paid training outside the normal program completion time is offered on occasion at a fee based on the training required. A foreign high school diploma translation and evaluation, if needed, is paid by the student to an approved evaluator. There is no charge to assess or accept transfer credit. Uniforms are not required.

ZMS The Academy does not charge or collect any money from the student until the student physically attends the first class session. No other fees or charges beyond those listed in this catalog will be assessed without prior written notice to the student and a corresponding signed amendment to the enrollment agreement.

SECTION 4: ADMISSIONS REQUIREMENTS AND PROCEDURES

4.1 General Admissions Requirements

ZMS The Academy is an open-enrollment institution. To be admitted to any program, applicants must meet the following minimum requirements:

1. Age: applicants must be at least seventeen (17) years of age at the time of enrollment.
2. Education: applicants must possess a high school diploma, a General Educational Development (GED) certificate, or the equivalent. Official transcripts or copies of diplomas may be requested. A foreign diploma must be translated and evaluated by an approved evaluator at the student's expense.
3. Identification: applicants must provide a valid government-issued photo identification.
4. Enrollment agreement: applicants must complete, sign, and date an enrollment agreement prior to beginning any program.

5. Financial arrangements: applicants must make satisfactory financial arrangements — a payment plan or confirmation of financial aid eligibility — prior to the first day of attendance.

The Institution does not offer English-as-a-second-language instruction. Instruction is delivered in English; a student whose primary language is not English has the right to obtain a clear explanation of the enrollment agreement and all cancellation and refund policies in their primary language before signing.

4.2 Admissions Procedure

1. Schedule a campus tour or consultation with an admissions representative.
2. Complete the enrollment application and provide all required documentation.
3. Review the School Catalog, the School Performance Fact Sheet for the program, and the Enrollment Agreement.
4. Sign the School Performance Fact Sheet, then the Enrollment Agreement, and complete financial arrangements.
5. Attend the scheduled orientation session prior to the first day of class.

4.3 Re-Entry Policy

Students who have previously withdrawn or been terminated from a program may apply for re-entry. Re-entry is not guaranteed and is subject to the following conditions:

- A written request for re-entry to the School Director.
- Resolution of any outstanding financial obligations to the Institution prior to re-entry.
- A re-entry interview and academic assessment with the School Director.
- A new enrollment agreement reflecting current tuition, fees, and program requirements.
- Credit for hours previously completed may be applied at the discretion of the School Director in accordance with applicable regulations.

4.4 Transfer of Credit

ZMS The Academy may accept clock hours transferred from another BPPE-approved or accredited institution offering the same program of study. Acceptance of transfer hours is not guaranteed and is subject to evaluation by the School Director. Students seeking transfer credit must provide official documentation of previously completed hours. There is no charge to assess or accept transfer credit.

Notice Concerning Transferability of Credits and Credentials Earned at Our Institution

The transferability of credits you earn at ZMS The Academy is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the Certificate of Completion you earn in your program is also at the complete discretion of the institution to which you may seek to transfer. If the Certificate of Completion that you earn at this institution 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 institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending ZMS The Academy to determine if your Certificate of Completion will transfer.

ZMS The Academy has not entered into any articulation or transfer agreement with any other college or university.

4.5 Non-Discrimination Policy

ZMS The Academy does not discriminate in its admissions practices, program offerings, or student services on the basis of race, color, national origin, ancestry, sex, gender, gender identity or expression, sexual orientation, religion, physical or mental disability, age, marital status, veteran status, or any other characteristic protected under applicable federal or California law.

SECTION 5: SCHOOL PERFORMANCE FACT SHEET (SPFS)

The School Performance Fact Sheet contains important information regarding on-time completion rates, job placement rates, license examination passage rates (where applicable), salary or wage information, and federal student loan information for graduates of each program offered at ZMS The Academy.

The School Performance Fact Sheet is provided to every prospective student prior to signing an enrollment agreement, as required by California law. The prospective student must review, initial, sign, and date the School Performance Fact Sheet before the enrollment agreement is signed.

A copy of the School Performance Fact Sheet for each program is available upon request from the Institution's administrative office and is posted on the Institution's website at www.zmsacademy.com. The School Performance Fact Sheet is filed annually with the Bureau for Private Postsecondary Education.

A School Performance Fact Sheet is prepared for each of the following programs: Cosmetology, Barbering, Esthetician, Manicuring, Electrology, and Body Art Technician for Permanent Makeup & Tattoo for Beginners.

SECTION 6: ATTENDANCE POLICY

6.1 Attendance Requirements

Regular and consistent attendance is essential to completing any program and to meeting the requirements for licensure. Students are expected to attend all scheduled clock hours and to arrive on time. The Institution records attendance for every scheduled session.

To maintain satisfactory academic progress, students must maintain a minimum cumulative attendance rate of sixty-seven percent (67%) of scheduled hours at each evaluation point. Failure to do so may result in academic warning or probation, or termination from the program (see Section 7).

6.2 Tardiness

Students are considered tardy if they arrive more than fifteen (15) minutes after the scheduled start of a class session. Repeated tardiness is addressed by the instructor and, if necessary, referred to the School Director. Excessive tardiness may be treated as an absence for attendance calculation purposes at the discretion of the School Director.

6.3 Absences

All absences are recorded and applied against the student's cumulative attendance record. Students who anticipate an absence are strongly encouraged to notify the Institution in advance.

- Unexcused absences: absences for which no prior notice was given or no acceptable documentation was provided.
- Excused absences: absences supported by acceptable documentation, such as a medical note or court documentation, or other circumstances approved by the School Director. Excused absences still count against the attendance record but may be considered in a SAP appeal.

6.4 Make-Up Policy

Students who fall behind in scheduled hours may schedule make-up sessions at times approved by the School Director, subject to scheduling capacity. Make-up hours must be completed within the same enrollment period unless the student is on an approved leave of absence. Make-up opportunities are not guaranteed.

6.5 Leave of Absence (LOA)

A leave of absence is an approved, temporary interruption in a student's enrollment. The following conditions apply:

1. Request: a written request must be submitted to the School Director before the leave, or as soon as practicable in an unforeseen emergency.
2. Duration: a single LOA may not exceed one hundred eighty (180) calendar days.
3. Frequency: only one LOA may be approved within any twelve (12) month period.
4. Documentation: the Institution may require supporting documentation for the reason for the LOA.
5. Financial aid: an LOA may affect Title IV financial aid status and disbursement; students should meet with the Financial Aid Administrator before requesting an LOA.
6. Return: a student who returns from an approved LOA is reinstated without loss of previously earned hours or academic progress.
7. Failure to return: a student who does not return by the agreed date is considered withdrawn; the withdrawal date for refund and financial aid purposes is the last documented day of attendance before the LOA.

6.6 Termination Due to Attendance

A student who fails to attend class for fourteen (14) consecutive calendar days without an approved leave of absence is administratively withdrawn. The last date of attendance is the withdrawal date for refund and financial aid return purposes.

SECTION 7: SATISFACTORY ACADEMIC PROGRESS (SAP)

ZMS The Academy measures each student's Satisfactory Academic Progress at defined evaluation points using a qualitative (academic performance) standard and a quantitative (attendance / pace) standard. SAP standards apply to all students; students receiving federal Title IV financial aid must meet them to remain eligible for aid.

7.1 Evaluation Points

Evaluation point	1,000-hour programs	600- and 400-hour programs
Midpoint evaluation 1	450 hours	50% of program length (300 / 200 hours)
Midpoint evaluation 2	900 hours	Not applicable
Program completion	1,000 hours	At scheduled completion (600 / 400 hours)

7.2 Qualitative Standard (Academic Performance)

Students must maintain a minimum cumulative academic average of seventy-five percent (75%) at each evaluation point, measured through written examinations, practical skills demonstrations, and instructor evaluations.

7.3 Quantitative Standard (Pace of Completion / Attendance)

Students must complete the program within a maximum timeframe of one hundred fifty percent (150%) of the published program length, measured in clock hours, and must have attended a cumulative minimum of sixty-seven percent (67%) of scheduled clock hours at each evaluation point. Cumulative attendance rate = (hours attended ÷ hours scheduled) × 100.

7.4 Maximum Timeframe

Program	Published length	Maximum timeframe (150%)
Cosmetology	1,000 hours	1,500 hours
Barbering	1,000 hours	1,500 hours
Esthetician	600 hours	900 hours
Manicuring	400 hours	600 hours
Electrology	600 hours	900 hours
Body Art / Permanent Makeup	600 hours	900 hours

A student who does not complete within the maximum timeframe is terminated from the program. Students approaching the maximum timeframe are notified by the Institution.

7.5 SAP Status Definitions

Good standing: meets both the 75% academic and 67% attendance standards and is on pace to complete within the maximum timeframe.

Academic warning: a student who fails SAP at a scheduled evaluation point for the first time is placed on academic warning for one payment period, remains eligible for enrollment and financial aid, must meet with the School Director to develop an improvement plan, and is notified in writing.

Academic probation: a student who continues to fail SAP at the next evaluation point, or who fails by a significant margin, may be placed on academic probation and may continue enrollment and financial aid eligibility only through an approved SAP appeal. The student is notified in writing.

Termination: a student who fails SAP while on probation, or who does not appeal, may be terminated from the program and is notified in writing of the decision and the right to appeal.

7.6 SAP Appeal Process

1. Submit a written appeal to the School Director within ten (10) calendar days of the SAP determination notice.
2. Explain the mitigating circumstances (injury, illness, family emergency, or other extenuating circumstances).
3. Attach supporting documentation.
4. Include a written plan for meeting SAP at the next evaluation point.
5. The School Director issues a written decision within fifteen (15) calendar days of receiving the complete appeal.
6. If approved, the student is reinstated on probation and must meet the improvement plan at the next evaluation point.
7. If denied, the termination stands; the student may apply for re-entry after a period determined by the School Director.

SECTION 8: CANCELLATION, WITHDRAWAL, AND REFUND POLICY

This policy complies with the California Private Postsecondary Education Act of 2009 (California Education Code sections 94919 and 94920) and Title 5, California Code of Regulations section 71750, and applies to all students. For students receiving federal Title IV aid, the federal Return of Title IV Funds calculation (34 CFR 668.22) is performed in addition to this policy.

8.1 Student's Right to Cancel

You have the right to cancel your enrollment agreement and obtain a refund of charges paid through attendance at the first class session, or the seventh calendar day after enrollment, whichever is later.

To cancel, give written notice to ZMS The Academy, 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033, by mail, in person, or by email to zmsacademy@gmail.com. The notice need not take any particular form; it is effective if it states that you no longer wish to be bound by the enrollment agreement. If mailed, it is effective when deposited in the mail, properly addressed with postage prepaid.

If you cancel within the cancellation period, the Institution will refund all money you paid, less the registration fee (not to exceed \$250) and the STRF assessment, within 45 days after receiving your notice. The Institution will not withhold any institutional charge exceeding \$250 from a student who cancels within the cancellation period. Kit, supplies, books, or equipment issued to you are refundable if returned unused in original condition within the cancellation period.

If you enroll and never attend the first class session, you cannot be charged more than the \$250 registration fee.

8.2 Withdrawal and Pro Rata Refund

You may withdraw from the program at any time after the cancellation period by giving written notice as described above. If you have completed sixty percent (60%) or less of the scheduled clock hours in the current payment period, you are entitled to a pro rata refund of tuition for the portion of the period not attended, calculated as follows:

Refund = (Tuition charged for the payment period ÷ total scheduled clock hours in the payment period) × scheduled clock hours not attended

If you have completed more than sixty percent (60%) of the scheduled clock hours in the payment period, tuition for that period is considered earned and no tuition refund is due.

8.3 Date of Withdrawal

The date of withdrawal, used for all refund and financial aid return calculations, is the earlier of the date the student gives written notice of withdrawal or the last date of recorded attendance. A student who is absent fourteen (14) consecutive calendar days without an approved leave of absence, or whose enrollment is terminated for failure to maintain satisfactory academic progress or to follow school rules, is deemed withdrawn as of the last date of recorded attendance. The Institution determines withdrawal within fourteen (14) calendar days of the last date of attendance.

8.4 Non-Refundable Charges After the Cancellation Period

- Registration fee (not to exceed \$250).

- Student Tuition Recovery Fund assessment (currently \$0.00).
- Kit and supplies that have been issued and used.

8.5 Refund Timeframe and Loans

All refunds are paid within forty-five (45) calendar days of the date of withdrawal or cancellation. If any portion of tuition was paid from loan proceeds or by a third party, the refund is sent to the lender, third party, or the state or federal agency that guaranteed the loan; any amount in excess of the unpaid loan balance is first used to repay student financial aid programs in proportion to benefits received, and any remaining amount is paid to the student. If the student obtains a loan to pay for the program, the student is responsible for repaying the full amount of the loan plus interest, less the amount of any refund.

If you received federal student financial aid funds, you are entitled to a refund of moneys not paid from federal student financial aid program funds.

8.6 Return of Title IV Funds (R2T4)

Students who receive federal Title IV aid (Pell Grants, Direct Loans, and other federal aid) and withdraw are subject to the federal Return of Title IV Funds calculation under 34 CFR 668.22. The percentage of aid earned equals clock hours completed in the payment period divided by clock hours scheduled in that payment period; aid is fully earned after more than 60% of the period is completed. Unearned aid is returned to the federal programs in the order required by regulation, which may leave the student with a balance owed to the Institution. The R2T4 calculation is separate from and in addition to the California refund calculation above. Students are strongly encouraged to consult the Financial Aid Administrator before withdrawing.

8.7 Course or School Closure

If a course is cancelled after a student's enrollment and before instruction begins, the Institution provides a full refund of all money paid. If the Institution cancels a program or closes permanently after instruction has begun, the Institution will provide a pro rata refund for all students transferring to another school based on the hours accepted by the receiving school, or will arrange for students to complete the program at another school.

SECTION 9: STUDENT TUITION RECOVERY FUND (STRF)

The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

The STRF assessment is currently \$0.00 per \$1,000 of institutional charges (5 CCR §76120). The assessment is a non-refundable charge. Although no STRF fee is currently collected, the eligibility requirements and protections of the Fund remain in effect for all qualifying students.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 1747 North Market Blvd., Suite 225, Sacramento, CA 95834, (916) 574-8900 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.

3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

SECTION 10: FINANCIAL AID INFORMATION

10.1 Federal Title IV Financial Aid

ZMS The Academy participates in federal Title IV student financial aid programs administered by the U.S. Department of Education. Eligible students may apply for the Federal Pell Grant, Federal Direct Subsidized and Unsubsidized Loans, and Federal Direct PLUS Loans (for eligible parents of dependent students). Eligibility is determined by completing the Free Application for Federal Student Aid (FAFSA). Financial aid is not guaranteed. The Institution does not participate in the Cal Grant program or veterans' education benefit programs.

10.2 Payment Periods

For clock-hour programs, financial aid is disbursed by payment period — one-half of the program's total scheduled hours and one-half of its scheduled calendar weeks. Disbursement is made at the start of each payment period and, for Direct Loans, upon meeting required benchmarks. For the Electrology hybrid program, disbursement does not occur until the student has begun the in-person clinical laboratory component.

10.3 Student Responsibilities

Students who receive federal loans are responsible for repaying all loan funds under the terms of their loan agreements, regardless of whether they complete the program or obtain employment. If a student defaults on a federal or state student loan: the government or a loan guarantee agency may take action against the student, including applying any income tax refund to the balance owed; the student may not be eligible for other federal student financial aid at another institution until the loan is repaid; and the student's credit report may be adversely affected. The Institution is not responsible for repayment of federal student loans.

10.4 Satisfactory Academic Progress and Financial Aid

Students must maintain SAP as described in Section 7 to remain eligible for federal financial aid. Failure to maintain SAP may result in suspension of disbursements; students may appeal as described in Section 7.6.

SECTION 11: ACADEMIC STANDARDS AND GRADUATION REQUIREMENTS

11.1 Grading Scale

Grade	Percentage range	Status
Excellent	90% – 100%	Satisfactory
Good	80% – 89%	Satisfactory
Satisfactory	75% – 79%	Satisfactory (minimum)
Unsatisfactory	Below 75%	Does not meet SAP

11.2 Graduation Requirements

To graduate, a student must:

1. Complete all required clock hours for the program.
2. Maintain a minimum cumulative academic average of seventy-five percent (75%).
3. Complete all required practical examinations and skills demonstrations.
4. Return all Institution-owned materials and property.

Upon completion, the Institution issues a Certificate of Completion and provides the documentation required for the student to apply for the applicable state licensure examination. Official transcripts and proof of training are never withheld because of an outstanding balance (see Section 12.4).

11.3 Student Conduct Standards

Students are expected to conduct themselves professionally and respectfully on the Institution's premises and at Institution-sponsored activities. Prohibited conduct includes academic dishonesty, theft, harassment or bullying of students or staff, possession of weapons or illegal substances, and any conduct that disrupts the educational environment. Violations may result in disciplinary action up to termination from the program; students terminated for disciplinary reasons are subject to the refund policy in Section 8.

SECTION 12: STUDENT SERVICES

12.1 Academic Advising

Academic advising is available to all enrolled students at no additional cost. Students are encouraged to meet regularly with their instructors and the School Director to discuss progress and plan for completion. Free tutoring and review classes are available; ask the front office for times.

12.2 Career Guidance

Career placement services are provided: internet resources, referrals, and guidance, and a monthly class before and upon graduation covering resumes, opening a business, applying for a job, taxes, and California business law. The Institution does not and cannot promise or guarantee employment or any level of income or wage to any student or graduate.

12.3 Academic Resources

Students have access to the Institution's library resources, instructional materials, equipment, and online learning resources necessary for their program during scheduled hours of operation.

12.4 Student Records, Transcripts, and Records Retention

ZMS The Academy maintains official academic records for all enrolled and former students in accordance with California Education Code section 94900 and Title 5, California Code of Regulations section 71920. Student transcripts are maintained permanently. All other student records required by law — including enrollment agreements, attendance and academic progress records, financial records, and copies of documents provided to the student — are maintained for a minimum of five (5) years from the student's date of completion or withdrawal. Records are kept in electronic form with a backup copy and are available for inspection by the Bureau at the Institution's campus.

Students and former students may obtain official transcripts and proof of training (clock-hour records for the California Board of Barbering and Cosmetology) by written request to the administrative office. The first copy is provided at no charge; subsequent copies may be subject to a nominal fee. In accordance with California Civil Code section 1788.93 and Education Code section 94897(s), the Institution does not withhold, delay, or condition the release of a transcript or proof of training because of any debt owed to the Institution, and does not charge a higher fee for a transcript to a student who owes a debt.

12.5 Housing

The Institution does not offer dormitory facilities or assistance in finding housing. Rental housing in the surrounding area of Los Angeles is available; approximate cost varies widely by neighborhood.

SECTION 13: LICENSURE AND EMPLOYMENT DISCLOSURES

13.1 Licensure Disclosure (CEC §94905)

The following programs prepare students for licensure by the California Board of Barbering and Cosmetology. The Institution's program length for each is equal to the minimum number of clock hours required by the Board for licensure; the Institution does not require any course or clock hours beyond those required for licensure.

Program	ZMS program length	California Board of Barbering and Cosmetology minimum for licensure
Cosmetology	1,000 clock hours	1,000 clock hours
Barbering	1,000 clock hours	1,000 clock hours
Esthetician	600 clock hours	600 clock hours
Manicuring	400 clock hours	400 clock hours
Electrology	600 clock hours	600 clock hours

The Body Art Technician for Permanent Makeup & Tattoo for Beginners program does not lead to licensure by the Board; practitioners register with the county health department under the Safe Body Art Act.

Completion of a program at ZMS The Academy does not guarantee licensure. Graduates must independently satisfy all requirements of the California Board of Barbering and Cosmetology, including passing the required written and practical examinations, submitting applications and fees, and meeting all other requirements. The Institution does not guarantee that any graduate will pass a licensing examination; licensure passage rates are reported in the School Performance Fact Sheet.

13.2 Internship and Externship Disclosure

ZMS The Academy does not offer internships, externships, or apprenticeship programs. All clinical, practical, and hands-on training is conducted at the Institution's facility at 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033.

13.3 Employment Disclaimer

ZMS The Academy does not guarantee employment, employment in a specific field, or any particular salary or wage to any student or graduate. Employment and salary data are collected and reported in accordance with Bureau requirements in the School Performance Fact Sheet. Most graduates of the Institution's programs are self-employed or work on a freelance basis; students should review the self-employment disclosure on the School Performance Fact Sheet.

SECTION 14: PROHIBITED BUSINESS PRACTICES

ZMS The Academy complies with California Education Code section 94897, which governs prohibited business practices, and is committed to honest, transparent, and ethical conduct with prospective and enrolled students, graduates, and the public. The Institution does not, and prohibits its employees and representatives from doing, any of the following:

1. Making any statement or representation that is false, misleading, or deceptive to any current or prospective student.
2. Guaranteeing employment or a specific salary or wage.

3. Misrepresenting the nature, quality, or outcomes of any program.
4. Providing false or misleading information regarding the requirements or likelihood of licensure.
5. Misrepresenting the Institution's accreditation, approval status, or relationships with employers or other institutions, or representing that approval to operate constitutes an endorsement by the State of California.
6. Enrolling any student under false pretenses or without full, informed consent, or using high-pressure recruitment tactics.
7. Requiring a student to satisfy financial obligations, or make arrangements for payment, before providing a transcript (Civil Code §1788.93).
8. Withholding, or conditioning the release of, proof of training or any record a student needs to apply for licensure.

Prospective students who believe they have been provided with inaccurate or misleading information are encouraged to contact the School Director and, if necessary, to file a complaint with the Bureau for Private Postsecondary Education.

SECTION 15: STUDENT COMPLAINT PROCEDURE

Step 1: Institutional Complaint Process

Students are encouraged to first attempt to resolve any complaint directly with the Institution. Complaints may be submitted in writing, in person, or by email to: ZMS The Academy, Attn: School Director, 2228 East Cesar E. Chavez Avenue, Los Angeles, CA 90033, (323) 372-6132, zmsacademy@gmail.com. The Institution acknowledges receipt of a written complaint and provides a written response within thirty (30) calendar days. No student will be subject to retaliation for filing a complaint.

Step 2: Bureau for Private Postsecondary Education

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education at any time by calling (888) 370-7589 toll-free or by completing a complaint form, which can be obtained on the Bureau's internet website www.bppe.ca.gov (<https://www.bppe.ca.gov/enforcement/complaint.shtml>).

Bureau for Private Postsecondary Education

1747 North Market Blvd., Suite 225

Sacramento, CA 95834

Phone: (916) 574-8900 | Toll-Free: (888) 370-7589 | Fax: (916) 263-1897

Website: www.bppe.ca.gov

Step 3: California Board of Barbering and Cosmetology

For matters relating to licensing requirements, examinations, or professional conduct: California Board of Barbering and Cosmetology, 2420 Del Paso Road, Suite 100, Sacramento, CA 95834, (800) 952-5210, www.barbercosmo.ca.gov.

Step 4: Council on Occupational Education

Complaints relating to accreditation standards may be submitted, after institutional procedures have been exhausted, to the Council on Occupational Education, 7840 Roswell Road, Building 300, Suite 325, Atlanta, GA 30350, (770) 396-3898, www.council.org.

SECTION 16: STUDENT ACKNOWLEDGMENT OF VOLUNTARY ENROLLMENT

Enrollment at ZMS The Academy is an important decision that should be made with full information and careful consideration. By enrolling, the student acknowledges and affirms that:

1. The decision to enroll is voluntary and has been made without coercion, undue pressure, misrepresentation, or improper inducement of any kind.
2. No guarantee of employment, income, specific salary, or licensure has been made by the Institution or any of its representatives.

3. The student has been provided with, and has had a reasonable opportunity to read and review, this School Catalog, the School Performance Fact Sheet for the applicable program, and the Enrollment Agreement prior to signing.
4. The student understands the tuition, fees, refund policy, and financial obligations associated with the program as described in this catalog and in the Enrollment Agreement.
5. The student understands the rights regarding cancellation and withdrawal described in Section 8.

This acknowledgment does not limit the student's right to file a complaint with the Institution, the Bureau for Private Postsecondary Education, or any other regulatory or accrediting agency at any time.

SECTION 17: CATALOG ACCURACY AND DOCUMENT CONTROL

ZMS The Academy makes every effort to ensure that the information in this catalog is accurate and current as of the effective date on the cover. The Institution reserves the right to make changes to tuition, fees, programs, policies, and schedules; changes are communicated through a revised catalog, addendum, or supplement, and changes required by law, accreditation standards, or regulatory directive are implemented as required. This catalog is updated at least annually.

In the event of a conflict between this catalog and any other document, the catalog governs, except where superseded by the terms of a signed enrollment agreement or applicable law. This catalog supersedes all prior catalogs. Students who enrolled under a prior catalog and have questions about how changes affect them should contact the School Director.

ZMS The Academy provides each student with a copy of this catalog at or before the time of enrollment and maintains the current catalog on its website at www.zmsacademy.com.

All information in the content of this school catalog is current and correct and is so certified as true by Judy Caspe, Owner and Program Director.

Judy Caspe, Owner / Program Director

Date