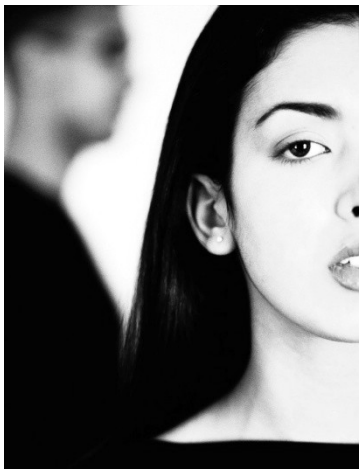
THE Studio
ACADEMY OF BEAUTY

Catalog



A Beautiful Career Is Now Within Reach

Beautiful Student Salon and Classroom Facilities, **Pivot Point™** Training

Cosmetology, Hairstyling, Esthetics Programs and Instructor Training Program

Nationally Accredited by The National Accrediting Commission of Career Arts & Sciences, Inc.

The Studio Academy of Beauty
610 N. Alma School Road, #38
Chandler, AZ 85224
Phone: (480) 857-1138 **Email**: info@tsaob.com

September 29, 2026 Edition

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A BIT ABOUT THE STUDIO

OUR MISSION

We seek to provide a top-notch education, license preparation and job placement that will lead our students to a rewarding position in the beauty industry upon graduation.

OWNERSHIP

The Studio Academy of Beauty hereinafter known as "The Studio," is owned by Alturas Cosmetology of Arizona, LLC.

OUR CREDENTIALS

The Studio Academy of Beauty ("The Studio") is licensed to provide Cosmetology, Hairstyling, Esthetics Instructor training in Arizona by the AZ Barbering and Cosmetology Board located at 1740 W Adams Suite #4400 Phoenix AZ 85007. Ph: (480) 784-4539. The Studio is accredited by the National Accrediting Commission of Career Arts and Sciences (NACCAS) located at 3015 Colvin Street, Alexandria, VA 22314. Ph: (703) 600-7600.

ADMINISTRATION

Ownership: Alturas Cosmetology of Arizona, LLC
President: Barbara Bowerman
Vice President: RaChelle Minter
Director of Financial Aid: Catie Martin
Director of Admissions: Lindsey Forrester
Director of Compliance: Greta Matthew
Financial Aid Advisor: Corey Bowden
School Director: Pamela Williams
Admissions Advisor: Cristal Waters
Admissions Advisor: Nicole Nevelo
Student Services: Tamarria Denga
Career Services: Abril Guerrero

COSMETOLOGY/HAIRSTYLING INSTRUCTORS

Chelsea Hastings - Cosmetology Instructor License # 91300022
Crystal Adeyemo - Cosmetology Instructor License ## 92400043
Amy Phifer - Cosmetology Instructor License # 91500035
Tanya Escudero- Cosmetology Instructor License # 91700034
Lisa Day - Cosmetology Instructor License # 91300043
Jennifer Zemel - Cosmetology Instructor License #90500042
Lacey Marshall – Cosmetology Instructor License # 91600010

ESTHETICS INSTRUCTORS

Chastity Gomez - Cosmetology Instructor License # 71200007
Vanessa Granillo - Cosmetology Instructor License # 92100031
Sonja Boyer - Esthetics Instructor License # 70700007
Erica Taylor – Esthetics Instructor License # 72100011
David Robinson - Esthetics Instructor License # 72500006

IT IS ALL ABOUT YOU

Cosmetology, Hairstyling, Esthetics and Instructor education offer lucrative, empowering, creative and flexible career opportunities. At The Studio, we know you want to seize that opportunity quickly, so our programs prepare you in 15 months or less.

A FRESH CHOICE

At The Studio, we use over a dozen books: 11-12 topic specific booklets plus a study guide and an exam prep guide. These books work hand-in-hand to present information in ways that help you understand and remember. Using tools like Mind Frames, Puzzles, Smart Notes, Thinking Maps and Journaling, we come at learning from many angles.

A COMPLETE AND WELL-ROUNDED EDUCATION

Your success is our focus, and we know that great skills are just the beginning. Developing your business skills will help you go further, faster. At The Studio, we work with you on career planning, communications, marketing, business planning, and financial management so you can make the most of your career.

THE STUDIO ENVIRONMENT

The Studio is a climate controlled and well-lit facility that features modern equipment, current products and a contemporary clinic floor environment.

Our school houses one reception area, four classrooms, indoor and outdoor break areas, five bathrooms, three dispensaries. The cosmetology clinic floor features individual styling stations, manicure desks, pedicure chairs and hair dryers to support 40 students. The esthetics clinic floor features semi-private facial room's makeup stations and equipment to accommodate 12 students. Our warm and inviting environment allows students and clients alike to feel comfortable.

THE STUDIO CONNECTION - OUR PARTNERS

The Studio believes that working salon professionals have a wealth of valuable knowledge to share. So, each month we arrange Guest Speakers with a unique perspective on the industry to share some practical insight and inspiration with our students. Guest Speakers will be drawn from top employers and product companies such as Redken, CHI, Design Essentials, Dermalogica and Ulta to name just a few.

OUR PROGRAMS

The Studio offers the renowned Pivot Point™ Cosmetology and Hairstyling curriculum. Created by award-winning designer, Leo Passage, his "Scientific Approach" is a marriage of art and science with its roots in an architectural theory called Bauhaus. It teaches you to become a designer, not just a hairdresser. The Esthetics program was designed in conjunction with Dr. Clif St. Germain and Pivot Point to teach skin care from the inside out. Understanding the balance of life and overall health and well-being will allow students to choose a career path of medical esthetician or spa esthetician. Our Instructor Program prepares licensed professionals to become inspiring Instructors through hands-on teaching techniques, classroom management, and leadership development.

GETTING STARTED – ENROLLMENT AND TUITION

GENERAL STUDENT ELIGIBILITY REQUIREMENTS

The Studio conducts admission of students without regard to sex, race, age, color, gender, sexual orientation, disability, religion, financial status, national or ethnic origin, or age in admissions or any other activity. Applicants will not be denied based on any of the forgoing items however applicants must meet all requirements specified for admission. The Studio does not recruit or enroll prospective students currently enrolled, attending or admitted to another school in a similar program of study.

APPLICANTS:

● Must have a valid social security number

● Must be a U.S. citizen or eligible non-citizen (Proof of citizenship will be satisfied by a valid passport, birth certificate, certificate of naturalization, alien registration number or have a current and valid work permit that does not expire while the student is in school).

● Current valid photo ID/driver's license

● Must have a high school diploma or GED (diplomas from schools outside the U.S. will be evaluated by an outside agency that is qualified to translate documents into English and confirm the academic equivalence to a high school diploma)

● Applicants for the Instructor Program must also have a Cosmetology, Hairstyling, Esthetics or Nail license and at least a year's experience in their licensed field.

A high school diploma is not valid if it:

- Does not meet the applicable requirements established by the appropriate state agency, Tribal Agency, or Bureau of Indian Education in the state where the high school is located.
- Has been determined to be invalid by the Department of Education, the appropriate state agency in the state where the high school was located, or through a court proceeding.
- Was obtained from an entity that requires little or no secondary instruction or coursework to obtain a high school diploma, including through a test that does not meet the requirements for a recognized equivalent of a high school diploma.

If the School is unable to determine validity of the high school diploma, the prospective student will not be accepted to the school.

Classes begin on a rolling schedule throughout the year. Our admissions staff is here to help schedule a tour or to answer any questions you may have.

TRANSFER HOURS

The Studio accepts hours earned from other licensed schools. Upon completion of a theory / practical review and receipt of an authorized transcript, we will determine the number of transfer hours to be accepted and issue a credit against the student's tuition charge. Transfer kits will be evaluated for suitability.

RE-ENROLLMENT POLICY

Students who withdraw or are terminated from the School may apply for re-enrollment through Admissions. Re-enrollment is not guaranteed and is subject to approval. In making a re-enrollment determination, the School may consider the student's prior attendance, academic performance, conduct, and reason for separation. Students approved for re-enrollment must meet all School requirements in effect at the time of re-entry.

APPLICANTS WITH NON-IMMIGRANT VISAS AND INTERNATIONAL STUDENTS

Applicants with non-immigrant visas should be aware of the following:

- Federal financial aid is not available to an applicant with a non-immigrant visa.
- An individual must be authorized to work in the United States to take the state licensure exam.

If an applicant needs assistance in understanding how their visa status impacts their ability to receive federal financial aid or take the state licensure exam after completing their program, they should contact an admissions advisor.

The Studio is not eligible to enroll international students studying under an I-20 student visa.

The Studio reserves the right to deny admission to any applicant who The Studio, based on background, record, statements, and conduct during the admissions process, determines not to be qualified to succeed in (or benefit from) the academic program for which admission is requested. All High School Institutions are verified to be acceptable institutions recognized by the US or State Department of Education by The Studio at the time of processing the applicant's enrollment. The Studio does not accept Ability-to-Benefit students. All courses at The Studio are taught only in English.

AMERICANS WITH DISABILITIES ACT (ADA)

Applicants, who are people with disabilities, as defined in paragraph 104.3(j) of the regulation under Section 504 of the Rehabilitation Act of 1973, may apply for admittance into the program.

The Studio will collaborate with the applicant or student to determine whether reasonable accommodation can be effective and/or is available.

The School Director is responsible for coordinating compliance with Section 504 of the Rehabilitation Act of 1973 and Title III of the Americans with Disabilities Act of 1990. Students may request academic adjustments or auxiliary aids at any time.

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

- Notify the School Director in writing of the type of accommodation needed, date needed, documentation of the nature and extent of the disability, and of the need for the accommodation or auxiliary aid. The request should be made at least four weeks in advance of the date needed. Documentation confirming the need for accommodation may be requested by the School Director.
- The School Director will respond within two weeks of receiving the request.
- If students would like to request reconsideration of the decision regarding their request, they must contact the School Director within one week of the date of the response and provide a statement of why and how they think the response should be modified.

All documentation related to an accommodation request, including medical documentation, is treated as confidential, and maintained by the coordinator in accordance with the Records Retention Policy. Access to these files will be limited to those individuals who need to be informed regarding necessary accommodations or other services.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA) POLICY

To protect the privacy of students and families, federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the FSA programs. The relevant law is the Family Educational Rights and Privacy Act of 1974 (FERPA).

FERPA generally gives postsecondary students the rights to:

1. Review their education records,
2. Seek to amend inaccurate information in their records, and
3. Provide consent for the disclosure of their records.

Students (or parents or guardians, if the student is a dependent minor) are guaranteed access to their school records, with a staff member present, within 30 days from the date of the request.

GENERAL RELEASE OF INFORMATION

Except under the special conditions described in this policy, a student must provide written consent before the school may disclose personally identifiable information from the student's education records. The written consent must:

1. State the purpose of the disclosure,
2. Specify the records that may be disclosed,
3. Identify the party or class of parties to whom the disclosure may be made, and
4. Be signed and dated.

TUITION

All tuition and fees are due at the start of the program unless the student obtains eligibility for Title IV Funds or the school makes other payment arrangements approved in writing prior to the start.

COSMETOLOGY	
Registration Fee:	$50.00
Tuition:	$19,795.00
Books and Kit Fee*	$1,060.00
Sales Tax*	$83.00
AZ State License Exam Fee	$240.00
Total: $21,228.00	

HAIRSTYLING	
Registration Fee:	$50.00
Tuition:	$15,090.00
Books and Kit Fee*	$971.00
Sales Tax*	$76.00
AZ State License Exam Fee	$240.00
Total: $16,427.00	

ESTHETICS	
Registration Fee:	$50.00
Tuition:	$9,940.00
Books and Kit Fee*	$971.00
Sales Tax*	$76.00
AZ State License Exam Fee	$240.00
Total: $11,277.00	

INSTRUCTOR TRAINING	
Registration Fee:	$50.00
Tuition:	$2,994.50
Books and Kit Fee*	$642.00
Sales Tax*	$50.08
AZ State License Exam Fee	$240.00
Total: $3,976.58	

** Students are required to acquire Books and Kit Items prior to the first day of class. A list of required items will be provided prior to enrollment, and the student can choose to purchase them from the school at the price shown plus associated Sales Tax or acquire them elsewhere.*

The Studio will charge additional tuition for hours remaining after the contract ending date at the rate of $10 per hour, in whole day increments, until graduation.

Payments via credit/debit card, check, cash, money order and cashier's check are accepted.

Scholarship Opportunities

The Studio Academy of Beauty offers and/or participates in a variety of scholarship opportunities, which may include institutional scholarships and those provided by external organizations within the beauty and wellness industry.

Scholarship availability, eligibility requirements, award amounts, and application deadlines may vary and are subject to change without notice. Scholarship awards are not guaranteed and are contingent upon meeting applicable requirements and the availability of funding.

Students are encouraged to contact the Financial Aid Office or Admissions Team for a current list of available scholarships and application procedures. Additional information regarding financial assistance is available in the **Financial Aid section of this catalog**, which includes details on other funding options.

2026 START DATES

Cosmetology/Hairstyling Evening Program	Cosmetology/Hairstyling Day Program
January 20	January 20
February 16	February 17
March 16	March 17
April 13	April 14
May 11	May 12
June 8	June 9
July 7	July 7
August 3	August 4
August 31	September 1
September 28	September 29
October 26	October 27
November 30	December 1
Esthetics Evening Program	**Esthetics Day Program**
January 26	January 27
March 9	March 10
April 20	April 21
June 1	June 2
July 13	July 14
August 24	August 25
October 5	October 6
November 16	November 17

FINANCIAL AID

The Studio works with a variety of sources, including Department of ED Title IV Programs, Private Lenders and the school's own institutional loan program, to offer grants and loan packages those that qualify. We go the extra mile to find a solution that makes your dream affordable. We are also approved for VA benefits.

Scholarship opportunities may be available through The Studio Academy of Beauty and external organizations. Availability is limited and subject to eligibility requirements, funding, and application deadlines. Scholarship awards are not guaranteed.

For general information regarding scholarships, refer to the Scholarship Opportunities section of this catalog. Students should contact the Financial Aid Office for the most current information on availability, eligibility requirements, and application procedures.

A Beautiful Career Awaits

The Beauty Industry is a wonderful place to be. In fact:

- According to the Bureau of Labor Statistics, Employment of barbers, hairdressers, and cosmetologists is projected to grow 11 percent from 2021 to 2031, "much faster than the average" for all occupations.
- Skincare specialists: 80,500 in 2021 with a 17% expected growth by 2031, "much faster than the average" for all occupations.
- The beauty industry offers opportunities for business ownership. In fact, 61 percent of salons are owned by women, compared to 30 percent in the overall private sector.

Graduates that obtain their AZ license have a number of job choices, some of which are listed below:

COSMETOLOGY & HAIR STYLIST (SOC CODE: 39-5012.00)
Job opportunities include: Stylist, Platform Artist, Salon Owner or Manger, Trainer, Product Representative, (Cosmetology only: Skin Care Specialist and Nail Technician).

ESTHETICS (SOC CODE: 39-5094.00)
Job opportunities include: Skin Care Specialist, Spa Owner or Manger, Trainer and Product Representative.

The Studio provides training in resume writing and interviewing to prepare our students for school sponsored career fairs featuring local employers. While the school is unable to guarantee employment, we work hard to prepare our students and facilitate the contacts that will result in job placement.

PROGRAM DETAILS AND SCHOOL POLICIES

COSMETOLOGY

The Cosmetology Course is a 1500-hour program. The following Daytime and Evening Programs are available:

Tue – Fri 8:30am - 4:30pm, Sat 8:30am-2:30pm (37.5 hrs/wk)
Tue – Sat 8:30am - 2:30pm (30 hrs/wk)
Tue – Fri 8:30am - 4:30pm (31.5 hrs/wk)
Mon – Fri 5:00pm - 10:00pm (25 hrs/wk)
Mon – Fri 5:30pm - 10:00pm (22.5 hrs/wk)

Course Objectives: To prepare our students to pass the Arizona State Board Examination, become licensed Cosmetologists and achieve success in the beauty field.

Cosmetology Curriculum: The program begins with theory classes and mannequin work. Once proficient, the student moves to the clinic floor where they perform these same services on actual clients. All subject matter is presented in the form of instructor lecture, class assignments, video presentations, hands-on demonstrations, class discussion, and projects. Instruction will also be complemented with guest artists, product representatives, salon owners/managers, as well as local business speakers. Hours of education are logged by each student to ensure compliance with Arizona requirements. Materials, products and implements used at The Studio are comparable to those used in industry.

All aspects of the provided education, including printed materials, classroom lectures, testing and clinical instruction, are presented in English.

COSMETOLOGY COURSE DETAILS (1500 hours)

State Law & Business Practices (100 hours)

- State Laws and Regulations, OSHA Regulations
- History and Trends in Cosmetology
- Fundamentals of Business Mgmt. and Shop Operation
- Salon Development, Insurance, Client Records
- Interpersonal Skills, Salesmanship, Professional Ethics
- Resume Preparation and Interview Skills
- Career and Employment Information

Sciences for the Cosmetologist (125 hours)

- Anatomy, Physiology, Histology, Bacteriology & Biology
- Chemistry, Electricity, Sanitation
- Sanitation, Sterilization, Disease and Infection Control
- Structure, Composition, Function, Conditions & Disorders of the Skin, Scalp, Hair and Nails

Hair Sculpting & Styling (550 hours)

- Principles and Techniques of Hair Shaping & Styling
- Principles and Techniques of Scalp & Hair Treatments
- Thermal Techniques
- Shampoos and Rinses
- Care and Styling of Hair Pieces
- Practical on clients, models and mannequins

Chemical Services (550 hours)

- Product Pharmacology & Chemistry Interaction, Formulation, Composition and Hazards
- Principles & Techniques of Hair Coloring & Lightening
- Chemical Waving, Chemical Hair Relaxing

● Practical on clients, models and mannequins

Skin & Nail Care (125 hours)

● Principles & Techniques of Facials, Makeup, Total Body Skin Care, Massage, Manicuring & Artificial Nails
● Practical on clients, models and mannequins

Student Specific Needs, Tools, Safety, etc. (50 hours)

HAIRSTYLING

The Hairstylist Course is a 1000-hour program. The following Daytime and Evening Programs are available:
Tue – Fri 8:30am - 4:30pm, Sat 8:30am-2:30pm (37.5 hrs/wk)
Tue – Sat 8:30am - 2:30pm (30 hrs/wk)
Tue – Fri 8:30am - 4:30pm (31.5 hrs/wk)
Mon – Fri 5:00pm - 10:00pm (25 hrs/wk)
Mon – Fri 5:30pm - 10:00pm (22.5 hrs/wk)

Course Objectives: To prepare our students to pass the Arizona State Board Examination, become licensed Cosmetologists and achieve success in the beauty field.

Hairstylist Curriculum: The program begins with theory classes and mannequin work. Once proficient, the student moves to the clinic floor where they perform these same services on actual clients. All subject matter is presented in the form of instructor lecture, class assignments, video presentations, hands-on demonstrations, class discussion, and projects. Instruction will also be complemented with guest artists, product representatives, salon owners/managers, as well as local business speakers. Hours of education are logged by each student to ensure compliance with Arizona requirements. Materials, products and implements used at The Studio are comparable to those used in industry.

All aspects of the provided education, including printed materials, classroom lectures, testing and clinical instruction, are presented in English. This is done to conform to the Arizona State Board of Cosmetology's requirement that its licensure testing be conducted in English.

HAIRSTYLING COURSE DETAILS (1000 hours)

State Law & Business Practices (75 hours)

● State Laws and Regulations, OSHA Regulations
● History and Trends in Hairstylist
● Fundamentals of Business Mgmt and Shop Operation
● Salon Development, Insurance, Client Records
● Interpersonal Skills, Salesmanship, Professional Ethics
● Resume Preparation and Interview Skills
● Career and Employment Information

Sciences for the Hairstylist (125 hours)

● Anatomy, Physiology, Histology, Bacteriology & Biology
● Chemistry, Electricity, Sanitation
● Sanitation, Sterilization, Disease and Infection Control
● Structure, Composition, Function, Conditions & Disorders of the Scalp and Hair

Hair Sculpting & Styling (375 hours)

● Principles and Techniques of Hair Shaping & Styling
● Principles and Techniques of Scalp & Hair Treatments
● Thermal Techniques
● Shampoos and Rinses
● Care and Styling of Hair Pieces
● Practical on clients, models and mannequins

Chemical Services (375 hours)

- Product Pharmacology & Chemistry Interaction, Formulation, Composition and Hazards
- Principles & Techniques of Hair Coloring & Lightening
- Chemical Waving, Chemical Hair Relaxing
- Practical on clients, models and mannequins

Student Specific Needs, Tools, Safety, etc. (50 hours)

ESTHETICS

The Esthetics Course is a 600-hour program. The following Daytime and Evening Programs are available:
Tue – Fri 8:30am - 4:30pm, Sat 8:30am-2:30pm (37.5 hrs/wk)
Tue – Sat 8:30am - 2:30pm (30 hrs/wk)
Tue – Fri 8:30am - 4:30pm (31.5 hrs/wk)
Mon – Fri 5:00pm - 10:00pm (25 hrs/wk)
Mon – Fri 5:30pm - 10:00pm (22.5 hrs/wk)

Course Objectives: To prepare our students to pass the Arizona State Board Examination, become licensed Estheticians and achieve success in the beauty field.

Esthetics Curriculum: The program begins with theory classes and mannequin work. Once proficient, the student moves to the clinic floor where they perform these same services on actual clients. All subject matter is presented in the form of instructor lecture, class assignments, video presentations, hands-on demonstrations, class discussion, and projects. Instruction will also be complemented with guest artists, product representatives, salon owners/managers, as well as local business speakers. Hours of education are logged by each student to ensure compliance with Arizona requirements. Materials, products and implements used at The Studio are comparable to those used in industry.

All aspects of the provided education, including printed materials, classroom lectures, testing and clinical instruction, are presented in English. This is done to conform to the Arizona's requirement that its licensure testing be conducted in English.

ESTHETICS COURSE DETAILS (600 hours)

State Law & Business Practices (50 hours)

- State Laws and Regulations, OSHA Regulations
- History and Trends in Esthetics
- Fundamentals of Business Mgmt and Shop Operation
- Salon Development, Insurance, Client Records
- Interpersonal Skills, Salesmanship, Professional Ethics
- Resume Preparation and Interview Skills
- Career and Employment Information

Sciences for the Esthetics (75 hours)

- Micro Biology, Infection Control and First Aid
- Chemistry & Electricity
- Sanitation, Sterilization, Disease and Infection Control
- Structure, Composition, Function, Conditions & Disorders of the Skin

Facials (250 hours)

- Client Care, Product Knowledge
- Principles and Techniques of Facials
- Practical on clients, models and mannequins

Hair Removal (75 hours)

- Principles & Techniques of Body Hair Removal

- Hair Growth and Removal Methods
- Paraffin, Crème and Hard Waxing
- Practical on clients, models and mannequins

Advanced Treatments (65 hours)

- Microdermabrasion
- Body Scrubs and Body Treatments
- Chemical Peels

Make Up (60 hours)

- Principles & Techniques of Makeup
- Practical on clients, models and mannequins

Student Specific Needs, Tools, Safety, etc. (25 hours)

INSTRUCTOR TRAINING PROGRAM

The Instructor Training Course is a 350-hour program offered on the following schedule:

9:30am-3:30pm Monday 8:30am-2:30pm Tuesday– Friday

Course Objectives: To prepare our students to pass the Arizona State Board Instructor Examination, become a licensed Cosmetologist or Esthetician Instructor and obtain employment as an Instructor in a public or private structure.

Instructor Curriculum: The program consists of theoretical and practical experience in the classroom and on the clinic floor. Theory classes will be held on Mondays and practical education will be completed Tuesday-Friday. All subject matter is presented in the form of instructor lecture, class assignments, video presentations, hands-on demonstrations, class discussion, and projects. Instruction will consist of actual practice teaching situations including theory instruction and floor instruction. Hours of education are logged by each student to ensure compliance with Arizona requirements. Materials, products and implements used at The Studio Academy of Beauty are comparable to those used in industry.

All aspects of the provided education, including printed materials, classroom lectures, testing and clinical instruction, are presented in English. This is done to conform to the Arizona State Board of Cosmetology's requirement that its licensure testing be conducted in English.

INSTRUCTOR COURSE DETAILS

(350 hours)

Foundation of Teaching (110 hours)

- Teaching Plan and Learning Environment
- Effective Classroom Mgmt. and Supervision
- Program Review and Lesson Planning
- The Art of Retaining Students

Teaching Methodologies (70 hours)

- Basic Learning Styles and Principals
- Basic Teaching Methods and Learning
- Educational Aids and Technologies in the classroom
- Effective Presentations

Evaluations and Testing (70 hours)

- Assessing Progress and Advising Students
- Achieving Student Learners
- Teaching Study/ Testing Skills

Practical Applications (100 hours)

- Making The Student Salon an Adventure
- Career and Employment Preparation
- Team at Work
- Professional Ethics
- Shop Management
- Regulatory Provisions
- State Board Preparation

PROFESSIONAL CONDUCT / ATTENDANCE POLICY

Experience clearly shows that success in school is tied to good attendance.

1. Students must attend at least 80% of their offered hours.

2. Students must be clocked in and seated in class by the posted start times for their class. If a student is more than 7 minutes late, based on the schools' clock time, the student may not attend or be clocked in during the first hour that day. If a student is more than 7 minutes late on a test day, they will receive a score of 0 on that test

3. Inconsistent attendance may result in not being scheduled for client services until the student attends consistently.

4. Students must have their school issued badge with them to attend class. It is the student's responsibility to clock in upon arrival and clock out upon departure.

5. Students without their badge must report to School Director or Student Services for assistance.

6. LEAVE OF ABSENCE (LOA) POLICY

LOAs can be requested for any reason. Students with at least 100 hours of their program completed may take one LOA during their time of enrollment. The LOA must be at least 30 days in length and may not exceed 60 days. An LOA will not be granted if the LOA, together with any additional LOAs previously granted, exceeds a total of 180 days in any 12-month period. A written signed LOA request must be made to administration prior to the absence and include the reason for the leave. After the fact LOA's can be granted due to certain unforeseen circumstances if the school documents the reason and the start date will be the first day the student could not attend. In special circumstances, the school may grant a LOA to a student in the case of an emergency, where the student is unable to complete the request, such as a car accident or other medical issue (i.e. coma) that would prevent the student from requesting the LOA prior to the incident occurring. In these cases, the school will collect the request from the students as soon as possible and document the reason for the granting of the leave after the incident has occurred. The start date of an after the fact LOA will be the first day the student could not attend. Granted LOAs are not withdrawals, and no refund calculation is required at that time. No additional charges will be applied for a granted LOA. Upon timely return from LOA, a student's contract end date will be extended by same number of calendar days taken in the LOA and documented with an addendum to the enrollment agreement signed by all parties. If a student does not timely return from an LOA or takes an unapproved LOA, they will be withdrawn with their last day of attendance as their withdrawal date for calculating a refund.

7. MAKE-UP/ADDITIONAL HOURS

Students may not attend more than 110% of their normally scheduled hours. Students must obtain prior written approval from their Instructor to attend Make-up/Additional Hours. Pre-approved day students may attend 1:00 pm to 5:00 pm Monday and may stay until 6:30 pm Wednesday, Thursday and Friday. Pre-approved night students may start at 1:00 pm Monday, 3:00 pm Wednesday, Thursday and Friday. Students must work on practical assignments or clients. Only 30 minutes of book work is permitted.

8. Students must clock out when they leave the school for any reason other than to retrieve items from their car.

GRADING POLICY / GRADUATION REQUIREMENTS

GRADING POLICY

Students are assigned theory and practical assignments. Theory is evaluated by written exams given after each unit of study. Grades from 0 to 100% are assigned on the basis of the percentage of questions answered correctly. Practical assignments are graded on a 0 to 100% scale based on the percentage of required steps/skills observed and counted toward course completion only when graded 70% or greater. Practical skills are evaluated according to text procedures and performance standards established by the state licensing agency. In addition, there are Mid-Term and Final Exams. The theory portion is graded as described above; the practical portion is graded on a 0 to 100% scale based on the percentage of required steps/skills observed.

GRADUATION REQUIREMENTS

The student must successfully complete all phases of study, required tests, practical assignments; complete the state mandated course hours; maintain a grade point average of at least 70%; pass a final written and practical examination; complete all exit paperwork and make satisfactory arrangements for payment of all debts owed to the school. Upon graduation, the student will receive a Certificate of Graduation which will allow them to take the applicable AZ license exam.

Grading and Absences

Students who are absent during a written or practical exam, will need to make up the test prior to progressing to the next level. Make-up test scores of greater than 70 will be recorded as 70 on the student's transcript.

STUDENT SERVICES & PRODUCT USE POLICY

Services Students may receive services from other students under the following conditions:
1. The student providing the service must obtain prior approval from their Instructor and the supervising Instructor, if different.

2. The student receiving the service must be clocked out.

3. The student receiving the service may provide the consumables associated with the service. Those consumables must be of the same brand and match the products used at the school. In this case, the student receiving the service will not be charged by the school for the service.

4. The student receiving the service may have the school provide the consumables for the service. In this case, the student receiving the service will be charged 50% of the published standard fee for the service.

5. All services provided by students must be supervised by a school Instructor.

6. All student services must be completed by the normal class completion time and cannot continue into the Additional Time period.

Product Use

1. Students may purchase retail products from the school and will receive a 30% discount off the marked price.

2. Students may not use school products or supplies except as instructed by an Instructor as part of a class assignment.

3. Students observed using school products or supplies on themselves without an Instructor's permission will be charged $5 per occurrence and may be suspended or terminated.

CONSUMER DISCLOSURES

In addition to the School Catalog, the following is a list of information that is available on our institutional website to employees, students, prospective students, and the public at the following https://thestudioacademyofbeauty.com/wp-content/uploads/2025/06/Disclosures-Chandler.pdf

CAMPUS SECURITY REPORT 2026 - CHANDLER CAMPUS

The Studio Academy of Beauty makes every effort to maintain a safe environment for its students and staff members. As a part of that effort, anyone who witnesses or is involved in a crime at The Studio Academy of Beauty facilities or their surrounding parking areas should immediately call 911 to report it to law enforcement officials. Immediately after contacting law enforcement officials, the crime should be reported to the School Director or most senior staff member present if the School director is not available. If the School director or most senior staff member present is involved in the crime, you should instead report it to the Owner/President of the School. Information regarding registered sex offenders can be obtained from the local Police Department or AZ Sex Offender Information website: http://www.azdps.gov/Services/Sex_Offender/
The following statistics are provided for you information and use in making an informed decision. They reflect occurrences of the listed crimes from the period January 1, 2023 through December 31, 2025.

OFFENCES	2023	2024	2025
Murder and non-negligent manslaughter	0	0	0
Negligent manslaughter	0	0	0
Rape	0	0	0
Fondling	0	0	0
Incest	0	0	0
Statutory Rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0
HATE CRIMES			
Murder and non-negligent manslaughter	0	0	0
Rape	0	0	0
Fondling	0	0	0
Incest	0	0	0
Statutory Rape	0	0	0
Robbery	0	0	0
Aggravated Assault	0	0	0
Burglary	0	0	0
Motor Vehicle Theft	0	0	0
Arson	0	0	0
Simple assault	0	0	0
Larceny-Theft	0	0	0
Intimidation	0	0	0
Destruction/Damage/Vandalism of property	0	0	0
DISCIPLINARY ACTION			
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse violations	0	0	0
Liquor law violations	0	0	0
ARRESTS			
Weapons: carrying, possessing, etc.	0	0	0
Drug abuse violations	0	0	0
Liquor law violations	0	0	0
VAWA OFFENSES			
Domestic Violence	0	0	0
Dating Violence	0	0	0
Stalking	0	0	0

CONSUMER INFORMATION COLLEGE NAVIGATOR

The National Center for Education Statistics has a website where the public can view information provided by institutions. The following links will take students directly to each of The Studio's schools' College Navigator pages: https://nces.ed.gov/collegenavigator/?s=AZ&pg=7&id=455725

INSTITUTIONAL OUTCOMES

Listed below are statistics from the most recent reporting year, 2024. They show the graduation rates, licensure rates for graduates and placement rates for graduates of our school.

CHANDLER CAMPUS	COSMETOLOGY	ESTHETICS	HAIRSTYLIST	ITP	CHANDLER CAMPUS
Graduation Rate	77%	95%	57%	N/A	88%
Licensure Rate	94%	86%	50%	N/A	87%
Placement Rate	90%	52%	100%	N/A	62%
PHOENIX CAMPUS	**COSMETOLOGY**	**ESTHETICS**	**HAIRSTYLIST**	**ITP**	**PHOENIX CAMPUS**
Graduation Rate	69%	98%	100%	100%	90%
Licensure Rate	93%	90%	100%	100%	91%
Placement Rate	70%	69%	80%	100%	70%
TOLLESON CAMPUS	**COSMETOLOGY**	**ESTHETICS**	**HAIRSTYLIST**	**ITP**	**TOLLESON CAMPUS**
Graduation Rate	79%	99%	84%	100%	94%
Licensure Rate	92%	84%	94%	100%	86%
Placement Rate	88%	62%	87%	100%	69%
CUMULATIVE ALL CAMPUSES	**COSMETOLOGY**	**ESTHETICS**	**HAIRSTYLIST**	**ITP**	**ALL CAMPUSES**
Graduation Rate	76%	98%	81%	100%	92%
Licensure Rate	93%	86%	88%	100%	88%
Placement Rate	84%	61%	86%	100%	68%

PHYSICAL DEMANDS: related to Cosmetology and Hairstyling: The main areas of stress are the back, neck, shoulders, wrists, feet and legs due to standing for long periods of time. Being in good physical condition will help to alleviate any problems.

SAFETY REQUIREMENTS: related to Cosmetology and Hairstyling are proper sanitation and sterilization practices. You will be responsible for the proper sanitizing of all your tools and implements. Gloves should be worn during chemical procedures and anytime there is a possible contact with any bodily fluids. You will share in the responsibility of keeping all areas of the school, not just your personal workspace, neat and clean.

PHYSICAL DEMANDS: related to the field of Esthetics: Sitting or standing for long periods of time, repetitive hand and wrist motion, bending or twisting of body. Being in good physical condition will help to alleviate any problems.

SAFETY REQUIREMENTS: related to the field of Esthetics are proper sanitation and sterilization practices. You will be responsible for the proper sanitizing of all your tools and implements. Gloves should be worn during chemical procedures and anytime there is a possible contact with any bodily fluids. You will share in the responsibility of keeping all areas of the school, not just your personal workspace, neat and clean.

STATE BOARD LICENSURE: Upon successful graduation from The Studio Academy of Beauty, you will be eligible to take the Arizona Barbering and Cosmetology Board licensure exam. For Cosmetology Hairstyling, Instructor and Esthetics, this consists of 2 written exams. The practical written exam will ask you to demonstrate proficiency in your area of study (either Cosmetology, Hairstyling, Instructor or Esthetics). The written theory exam is a 100-question test. You must pass with a score of 75% on both exams to receive your license. You will then be eligible to work in the State of Arizona as a Cosmetologist, Hairstylist, Instructor or an Esthetician. For more detailed information, you can go to bcb.az.gov.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

The SAP policy is provided prior to enrollment and consistently applied to all students. SAP evaluation period for transfer students are based on actual contracted hours at the institution. Practical performances and test grades are cumulative and kept for each student. The academic year is 900 (26 academic weeks), clock hours. SAP (Academic and Attendance) reports will be reviewed with each student at the conclusion of each evaluation period. Cosmetology student at 450 (13 academic weeks), 900 (26 academic weeks) and 1200 (37 academic weeks) completed hours, Hairstyling student at 450 (13 academic weeks), 900 (26 academic weeks) attended hours, Esthetics student at 300 (9 academic weeks) attended hours and each I Instructor Training Program student at 175 (5 academic weeks) attended hours. SAP reports for transfer students will be based on contracted hours. Students will be provided copies at that time. Grading is on a 0-100% scale, A=90-100%, B=80-89%, C=70-79%, D=60-69%, F<60%. SAP is defined as attending at least 80% of the offered program hours, maintaining a minimum theory grade point average of 70% and being on pace to complete practical and clinic requirements. Students must complete their program of study within 125% of the term of the Calculated Completion Date on their Enrollment Agreement. Accepted transfer hours are counted as both attempted and completed hours when determining when the allowable maximum timeframe has been exhausted.

Standard Contracted Term (approximate months)	125% of Contracted Term (approximate months)
Cosmetology Full Time Days: 11 months Cosmetology Part Time Days: 13 months Cosmetology Nights: 16 months Cosmetology Late-Nights: 17 months	Cosmetology Full Time Days: 14 months Cosmetology Part Time Days: 17 months Cosmetology Nights: 20 months Cosmetology Late-Nights: 22 months
Hairstyling Full Time Days: 7 months Hairstyling Part Time Days: 8 months Hairstyling Nights: 10 months Hairstyling Late-Nights: 11 months	Hairstyling Full Time Days: 9 months Hairstyling Part Time Days: 10 months Hairstyling Nights: 11 months Hairstyling Late-Nights: 13 months
Esthetics Full Time Days: 4 months Esthetics Part Time Days: 5 months Esthetics Nights: 6 months Esthetics Late-Nights: 7 months	Esthetics Full Time Days: 5 months Esthetics Part Time Days: 7 months Esthetics Nights: 8 months Esthetics Late-Nights: 8 months
Instructor Training Program FT Days: 3 months	Instructor Training Program FT Days: 14 Weeks

Students who exceed the maximum time frame are terminated from the program. Students may then be permitted to re-enroll into the program on a cash pay basis in a manner consistent with the re-enrollment provisions of the institution's admissions policy.

Students that meet minimum requirements for attendance and academic performance are considered to be making SAP until the next review period. Only students that maintain SAP are eligible to receive Title IV assistance.

If a student does not maintain SAP, they will be placed on Warning until the next review period and will be advised in writing of actions required to reestablish satisfactory progress. A student will be deemed to be making SAP while on Warning and will be eligible to receive financial aid during the warning period.

If a student fails to achieve satisfactory progress by the next evaluation, they will be notified in writing that they are no longer making SAP, are no longer Financial Aid eligible and are subject to termination by the school if they do not successfully appeal the determination.

A student may appeal a determination of unsatisfactory progress on the basis of record error, injury, illness, death of a relative or mitigating circumstance by submitting a signed, dated "SAP Appeal Form" to the School Director within 14 days of the determination indicating what will change to allow achievement of SAP.

For the appeal to be granted, it must be possible for the student to meet SAP standards by the next SAP evaluation period. A written decision will be provided to the student within 14 days of the appeal and a copy will be retained in their file. The School Director's decision is final. Upon successful appeal, a student will be placed on Probation and their eligibility for aid will be reinstated for one payment period. Students placed on an academic plan must be able to meet requirements set forth in the academic plan by the end of the next evaluation period or the institution develops an academic plan for the student that, if followed, will ensure that

the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum time frame established for the individual student. Students who are progressing according to their specific academic plan will be considered making satisfactory academic progress. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or set forth by the academic plan, the student will be determined as NOT making satisfactory academic progress, and if applicable, the student will not be deemed eligible to receive Title IV funds. LOAs and PTOs do not affect a student's Satisfactory Progress. LOAs extend the student's contract end date and maximum timeframe by the number of days taken in the LOA. Students that withdraw, terminate or take an LOA retain their prior SAP status on re-entry. Course incompletes, repetitions, and non-credit remedial courses have no effect on the institution's SAP standards. SAP Reports are available from the school director.

STUDENT CONDUCT POLICY

Failure to abide by the policy may result in termination.

1. Students must arrive in class at its posted start time with:
    a. Attire: black and white (all clothing)
    b. Closed toe shoes; no spaghetti straps. No underarms.
    b. Skirts, dresses or pants that fall naturally at the knee
    c. Hats and Hoodies are not permitted
    d. School issued aprons/coats as required in clinic
    e. Good hygiene with hair and make-up done
    f. Theory books, notebooks & a pen as required for theory
    g. All student kit items must be available for clinic
    h. Name tags must be properly displayed at all times
2. Each day includes a 15-minute break. There is a 20-minute lunch for students in attendance 6 hours or more only.
3. Clinic floor students are to report immediately to their stations. When not working on clients, practical work is to be completed.
4. Students will not be excused from any special demonstration classes unless working on a client.
5. No Smoking, drinking or eating except in designated areas. No gum chewing on the school premises.
6. New students (less than 300 hours in Cosmetology or Hairstyling and less than 120 hours in Esthetics) will work in the mannequin class until all worksheet services and basic classes are completed.
7. Students are responsible for their kits, books and personal belongings. Lost, stolen or damaged items are the sole responsibility of the student.
8. Students are responsible for maintaining clean and sanitary conditions in the school. Students must clean and sweep their instructional areas on a daily basis.
9. Clients are to be greeted and handled in a respectful and professional manner. Students who refuse to service a patron may be sent home, suspended or terminated.
12. Students cannot use a cell phone in theory class (unless on break) without instructor permission.
13. Students found using cell phones in theory class (unless on break) will be given the option of clocking out for the day or storing their cell phone in their lockable space or car.
14. Students may not leave school without clocking out except to retrieve items from their cars.
15. A water cooler is provided for student use. Students must provide their own cup.

16. Model Policy

a. Models are non-students
b. Only "Basics" Students may have models.
c. Students may use their own consumables to provide the model service and the model will not be charged.
d. If the school's consumables are used in the provisioning of service to a model, the model will be charged only for the consumables.
e. The school may occasionally allow student-models or waive consumable fees if it deems appropriate for educational purposes.

17. Students are to bring only books, notebooks and writing implements into class during theory hour.

18. Each student is provided a lockable storage space for personal items. Items stored in a locker must fit with the door closed. We strongly recommend that you store and lock your valuables in your lockable space while in school.

19. Copyright Infringement Policy

Copyright infringement occurs when a person exercises one of the exclusive rights of the copyright holder without authorization. Students are prohibited from reproducing, distributing, uploading or download copyrighted materials provided by the school without prior written authorization. Violation of this policy may result in suspension or termination. In addition, fines and penalties may be imposed by others under copyright law.

20. Students may not store items anywhere on the school premises other than their locker. Items left outside of a locker may be confiscated and disposed of.

21. Microwaves & a refrigerator are provided for convenience. Items left overnight in the refrigerator may be disposed of.

22. Students are not permitted to smoke inside the school.

23. Students causing damage to school property will be charged for repair or replacement as required.

24. Students may not disrupt school operation or the learning opportunity of their fellow students in any way.

25. Students may not park in the spaces in front of the school or any other retail establishment in the complex.

26. Students are prohibited from using school computers.

27. Students must obtain a signature from the clinic floor instructor before presenting a client or other student for check out. Failure to do so will result in a grade of "0" on the service. Repeated failures may result in suspension or termination.

28. The school will charge re-entry fee to students who have withdrawn or been terminated and wish to re-enter of $100.

GROUNDS FOR TERMINATION

1. **Conduct Standards**
   Verbal or physical abuse of any kind is strictly prohibited and constitutes grounds for termination.
2. **Substance Policy**
   The unlawful possession, use, or distribution of alcohol or illicit drugs on school premises or during any off-campus school-sponsored activity is strictly prohibited and will result in termination.
3. **Unlawful Acts**
   Stealing and other unlawful acts are grounds for termination, including, but not limited to, time clock fraud.
4. **Attendance Termination**

   Any student not on an LOA who is absent for 14 consecutive calendar days (regardless of whether the school is open) will be terminated.

PRIVACY AND RECORDS ACCESS POLICY

With the exception of authorized federal, state and local officials, auditors and accrediting/licensing agencies, The Studio does not release any privileged or confidential information regarding students without their prior written consent or, in the case of minor dependent students, that of their parent or legal guardian. The school requires a signed release form for each release of information. Students are permitted to view their records at any time by making an appointment with the school director. Students may not view records containing income or asset information for individuals other than themselves that may be contained in their files without prior written consent from those individuals. All privileged or confidential information is maintained in a locked and/or password protected environment. Student records are maintained for a minimum of 6 years.

ADMINISTRATIVE SERVICES FOR OUR STUDENTS

An orientation session is conducted on the first day of class to familiarize new students with the facility, Instructors, staff, school policies, available services and curriculum. Students have access to the Instructors and advisory staff at all times to address issues that arise affecting their education, attendance, financial status, career direction, job placement and other school related situations that may arise. Students will be advised periodically regarding their progress towards meeting graduation requirements. No housing assistance is available.

STUDENT FINANCIAL ASSISTANCE

General Information
The Studio Academy of Beauty is an eligible institution approved by the Department of Education for participation in the following State and Federal funding programs. These funding sources are generally referred to as "Title IV" Funding. Upon the determination of eligibility, the school will assist any applicant to apply for the Title IV educational funding.

Qualifications are based on individual needs and criteria determined by the federal government and/or respective funding organization. The school does not determine funding acceptance.

Financial assistance availability to any student does not in any way guarantee admission to The Studio, quality of instruction, or employment placement.

If a student obtains a loan to pay for an educational program, the student shall have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. 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. Financial assistance payments are disbursed according to the Department of Education guidelines. Once established for eligibility for any or all financial assistance programs, students are required to maintain Satisfactory Academic Progress.

We will be happy to assist students with the application process at either The Studio facility or, if students prefer, they may begin by contacting www.studentaid.gov.This application will request a school code. The Studio Academy of Beauty School Code for this location is 041529.

STUDENT FINANCIAL AID PROGRAMS

PELL GRANT: A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell grants are only available for undergraduates. Students must attend at least half time to qualify (minimum twelve clock hours per week). The courses at The Studio qualify for Pell Grant funding. Eligibility is determined by a standard formula. Amounts awarded may vary depending on specific student circumstances. Pell grants are usually the foundation of funding to which other types of funding may be added.

WILLIAM D. FORD DIRECT LOAN PROGRAM: Students must have determined their eligibility for Pell grant funding and attend at least half time to qualify for the Direct Loan Program. Students may receive both a

Subsidized and an Unsubsidized loan for the same training period. Subsidized loans are awarded based on financial need. Subsidized Direct Loans interest does not begin to accrue until the last day of attendance. Unsubsidized Direct Loans begin accruing interest once the loan funds are disbursed. Payments for both Subsidized and Unsubsidized loans will begin six (6) months after the last date of attendance.

PLUS LOANS: These loans are available to the parents of dependent students to assist in paying for their children's education. For information regarding available loan amounts, eligibility requirements and applications for any of these funding options go to www.studentaid.gov

VERIFICATION

The U. S. Department of Education may select your FAFSA for a process called verification. If your FAFSA is selected for verification, The School will need to collect additional documentation from you to verify some of the information you provided on your FAFSA. For example, The School may ask for additional information about your income, the number of people in your household, the number of people attending college in your household and identification document, or other information. You may be required to complete verification worksheets and submit tax documents for yourself and your parent(s) or spouse. The Studio will use the information you provide through the verification process to make any necessary corrections to the information you reported on the FAFSA.

Verification Deadline and Failure to Submit: The financial aid office will not award or disburse federal financial aid until the verification process is complete. Failure to complete the verification process by the deadline may result in a student not being eligible for federal financial aid, in which case the student will need to make other arrangements to pay their educational costs.

FINANCIAL AID DISBURSEMENTS

The federal financial aid for which a student qualifies is applied to your student account. This process is referred to as financial aid disbursement. Expected disbursement schedule can be found in individual Financial Aid offer letters. Financial Aid is disbursements are evaluated and paid at the end of every payment period, based on the student's satisfactory academic progress.

- The first payment period is the period in which the student successfully completes half the clock hours AND half the weeks of instructional time in the academic year.
- The second payment period is the period in which the student completes the academic year and weeks of instructional time in the academic year.
- The first payment period is the period in which the student successfully completes half of the clock hours AND half of the weeks of instructional time in the remaining portion of the program; and
- The second payment period is the period of time in which the student successfully completes the remainder of the program.

CREDIT BALANCE

If your financial aid award exceeds your direct costs at the school (tuition, etc.), you will receive a Credit Balance refund.

- Refunds begin to be issued within 14 days after the disbursement date.
- All funds issued to you by The Studio through a federal financial aid refund must be used toward educational expenses only and using these funds in any other manner is in violation of and punishable by federal law.

EXIT COUNSELING

Students who graduate, withdraw or drop below half-time enrollment must complete exit counseling. The purpose of exit counseling is to ensure that student understand their loan obligations and are prepared for repayment.

WITHDRAWAL OR LEAVE OF ABSENCE

Students taking a leave of absence or withdrawing from classes who are recipients of Federal Financial Aid should contact the Financial Aid office to determine the implications of that leave/withdrawal for their financial aid program. Once you withdraw, drop below half-time enrollment, or leave school, your federal student loan goes into repayment. In most cases, however, you have a six-month grace period before you are required to start making regular payments.

OVERPAYMENT

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is any grant overpayment in excess of half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is $50 or less. You must make arrangements with the school or the Department of Education to return the unearned grant funds. The requirements for Title IV program funds when you withdraw are separate from the school's refund policy. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school will also charge you for any Title IV program funds that the school was required to return. The school's tuition refund policy is available in the college catalog. If you have questions regarding the Return of Title IV calculation or the school's refund policy, the Financial Services Office can assist.

PAYMENT METHODS

The Studio Academy of Beauty requires its students to pay for their education in full by the date of graduation.

The payment period is interest free. Although financial aid may be available, the student is responsible for all balances due to the school. Available payment methods are Title IV Financial Aid, cash, debit, credit card, money order, check, or automated Electronic Funds Transfer and shall be made at the office of the school. The cost of credit is included in the price quoted for the goods and services. Any required down payment shall be due by Friday prior to the Student's scheduled Start Date. Payment schedules will be set for the 15th of each month following the student's scheduled Start Date.

The Studio Academy of Beauty accepts scholarships and other tuition assistance benefits awarded to students through outside entities as payment towards the student's program costs. The Studio Academy of Beauty may sometimes offer scholarships to potential students. Anytime a scholarship is available, rules for how to apply, amounts awarded, and the entire scholarship process will be issued. Eligible students are encouraged to apply.

VETERAN'S EDUCATIONAL BENEFITS

The Studio Academy of Beauty is proud to serve our military veterans and their dependents as they pursue their educational goals. We are approved by the state approving agency to accept educational benefits. To secure benefits, Veterans must obtain a Certificate of Eligibility (COE) from the Department of Veteran's Affairs to determine availability of these benefits. If there is a delay in the disbursement of funds from the Department of Veteran's Affairs for a covered individual (only those students utilizing Chapters 33 and 35 for education benefits), The Studio Academy of Beauty will not impose a penalty on the student, including the assessment of late fees, the denial of access to classes/libraries/facilities or requiring the covered individual to borrow additional funds.

Prior Credit: Any students using Veterans educational benefits, the Veterans administration requires students to submit to the school any prior college training achieved, including military, in the form of a transcript for credit (can be unofficial transcripts). The Studio Academy will evaluate the transcript and grant appropriate credit towards the current enrollment. For additional information go to www.gibill.va.gov.

SCHOOL REFUND POLICY

For applicants not accepted by the school and students enrolled in courses cancelled before they start, the school shall refund all monies paid to the school, with the exception of a non-refundable registration fee in the amount of $50.00. If student (or in the case of student under legal age, his/her parent or guardian) cancels enrollment in writing within three business days of signing the enrollment agreement, all monies collected by the school will be refunded, with the exception of the non-refundable registration fee, even if the student has begun classes. If a student cancels the enrollment more than three business days after signing the contract but prior to starting classes, a refund of all monies paid to the school less the registration fee in the amount of $50 will be made. If a program is canceled subsequent to a student's enrollment, and before instruction has begun, the school shall at its option provide a full refund of all monies paid or provide completion of the program. If the school closes permanently and ceases to offer instruction after a student has enrolled, and instruction has begun, the school will provide a pro rata refund of tuition or participate in a Teach-Out Agreement. For students who enroll and begin classes but withdraw prior to course completion (after three business days of signing the contract), or are terminated, the following schedule of tuition earned by the school applies and will be calculated based on the last date of attendance:

PERCENT OF SCHEDULED TIME ENROLLED TO TOTAL COURSE	TOTAL TUITION SCHOOL SHALL RECEIVE/RETAIN
0.01% to 04.9%	20%
5% to 09.9%	30%
10% to 14.9%	40%
15% to 24.9%	45%
25% to 49.9%	70%
50% and over	100%

The "formal cancellation date" will be determined by the earlier of the postmark on written notification, the date said notification is delivered to the school owner in person, the date a student is expelled, 14 days after the last day of attendance or the expiration date of an approved Leave of Absence, if earlier than the student notification. Attendance is monitored at least every 14 days. Regardless of withdrawal method, any monies due the applicant or student shall be refunded within 45 days of the formal cancellation date as defined above. If the school ceases to offer instruction after a student has enrolled and instruction has begun, the school shall at its option provide a pro rata refund for a student transferring to another school based on the hours accepted by the receiving school; or provide completion of the program; or participate in a Teach–Out Agreement; or provide a full refund of all monies paid. This refund policy applies to tuition and fees charged in the enrollment agreement. Other miscellaneous charges the student may have incurred at the institution (EG: extra kit materials, books, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. The refund policy applies to all terminations for any reason by either party, including student decision, course or program cancellation, or school closure.

RETURN OF TITLE IV FUNDS POLICY

The law specifies that a school must determine the amount of SFA Title IV funds available to a student if they withdraw. As of October 7, 2000, the law requires that when a student withdraws during a payment period or period of enrollment, the amount of SFA Title IV funds that the student has earned up to that point is determined by a specific formula set forth by the Department of Education, this is called a Return of Title IV Funds calculation (R2T4). This policy applies to official withdrawals, their withdrawal date being determined by the date the student notified school or school notified student of official withdrawal from school in person, on the phone or via email or

postal mail. Unofficial withdrawals, their withdrawal date being determined by their last date of attendance are determined after 14 days of no contact with student.

The school uses a single method when using scheduled clock hours to calculate the percentage of the payment period or period of enrollment completed for a clock hour program. The scheduled hours in a second or subsequent payment period

or period of enrollment do not begin to accrue until the student successfully completes the prior period. The school defines a Payment Period as the midpoint of the scheduled hours and instructional weeks in our defined program Academic Year. If the School receives less funding on the student's behalf than the amount that they have earned, the school will be entitled to receive additional funding in the amount they have earned, this is called a post-withdrawal disbursement. If a student qualifies for a post-withdrawal disbursement grant funds will be posted to the students account within 45 days of the last date of attendance (LDA) for federal loans the student will be notified of a post-withdrawal disbursement within 30 days of the withdrawal and given the opportunity to respond to no less than 14 days after notification as determined by the Department of Education. Post-withdrawal disbursements are applied to the students account first, if the post-withdrawal disbursement creates a credit balance on the students account the credit balance will be disbursed to the student within 14 days. If the school has received more funding than earned, the excess funds must be returned. This process must be completed within 45 days of determining the students' last date of attendance and refunds will be made according to Federal guidelines.

The amount of SFA Title IV funds that a student has earned is determined on a pro-rata basis of scheduled hours. That is, if a student were scheduled to complete 20% of the payment period, they have earned 20% of the funds they were originally scheduled to receive. Once a student has been scheduled to complete more than 60% of the payment period, the school is entitled to all their funds.

If the school has received excess funds on the student's behalf, those funds are required to be returned to the Department of Education in the following order:

• Unsubsidized Direct Loans

• Subsidized Direct Loans

• Direct Plus Loans

• Federal Pell Grants

If a student receives an overpayment of a student loan, that overpayment must be returned. Any loan funds that must be returned are repaid in accordance with the terms of that promissory note. That is, the student makes scheduled payments to the Department of Education over a period.

If a student receives an over-award of a Pell Grant, federal law provides that the student may keep 50% of the over award received. The student bears all responsibility to return funds more than the 50% over-award. Instructions and assistance in returning the over-awarded funds are available from School administration. All (over) awarded funding is reported to the Department of Education by the school.

Failure to return any funds due will result in a student losing eligibility for any future Title IV Student Financial Aid.

PRIVACY STATEMENT

The Studio Academy of Beauty is committed to protecting the privacy, security, and personal data of all students and employees. As a beauty school authorized to offer Department of Education student loans and grants, we collect only the data required to determine eligibility, process these programs, and comply with applicable laws. We implement standardized policies and procedures to safeguard your personal information beyond legal requirements.

This Privacy Statement details how we collect, use, share, and protect personal data. It also explains your rights and choices regarding your data. The policy applies to all data collected through your interactions with The Studio Academy of Beauty, whether online (e.g., website, forms) or offline (e.g., in-person discussions about admissions or financial aid). The Studio Academy of Beauty is the primary data controller, with service providers acting as processors on its behalf.

THIRD-PARTY SITES & SERVICES

We do not share personal data with third-party applications, websites, or services unless required to fulfill a contractual obligation to you, comply with legal requirements, or provide core functionality (e.g., processing student loans or grants). When you leave our platform by accessing a third-party link, that entity may process your data under its own privacy policies, which are outside our control. We recommend reviewing the privacy policies of any external site before providing your information. The Studio Academy of Beauty does not assume responsibility for how your data is handled under the privacy practices of unassociated third parties.

LAWFULNESS, FAIRNESS & TRANSPARENCY

We process personal data exclusively under the following conditions:

1. With your explicit and informed consent, documented and revocable at any time.
2. To fulfill contractual or legal obligations owed to you.
3. For legitimate operational purposes, such as enhancing the student experience, where those purposes do not override your rights or expectations of privacy.
4. As explicitly permitted or mandated by law.

All data processing activities are conducted with transparency, fairness, and respect for applicable laws. This includes disclosing the scope, purpose, and impact of data collection and processing activities in clear terms.

NOTICE & CHOICE OF DATA USE

We specify the exact types of data collected (e.g., Personally Identifiable Information, financial data) and the reason for collecting each. We will not process personal data for any purpose outside this Privacy Statement unless we notify you and obtain your consent beforehand. Should an additional use arise, we will provide detailed notice and an option to opt out, if required under any legal or regulatory bodies.

DATA ACCESS

We provide you with full access to your personal data, along with the ability to review, correct, or amend it. Requests to access or modify your data will be processed without unreasonable delay. For any corrections, updates, or amendments, please contact your designated Campus Director.

DATA INTEGRITY & PURPOSE LIMITATION

We collect and use personal data solely for the specific purposes outlined at the time of collection or for additional purposes that comply with applicable laws. We ensure that all personal data is accurate and up to

date, to the best of our abilities. Only data that is strictly necessary for these purposes is collected and retained. We will not retain personal data for longer than is required to fulfill the specified purpose or comply with legal or regulatory requirements. Upon the end of the retention period, all data will be securely erased or destroyed using secure methods.

DATA SECURITY

All personal data is protected using administrative, technical, and physical safeguards designed to meet or exceed the standards required by the Gramm-Leach-Bliley Act. These measures include encryption, secure access controls, and regular audits to ensure the confidentiality and integrity of your information.

RECOURSE, OVERSIGHT & ENFORCEMENT

We are committed to resolving any concerns regarding your personal data. Please contact your designated Campus Director with any complaints or questions.

HOW WE USE DATA

We use your personal data to facilitate your applications for financial aid, license exams, and other necessary school operations. We do not sell, trade, or distribute your personally identifiable information to any third parties, except those directly involved in financial aid processing or school-related support. Any sharing of data is conducted under confidentiality agreements to ensure the protection of your information.

EXAMPLES OF HOW WE HANDLE YOUR DATA:

1. STUDENT EXPERIENCE

We use your data to provide a seamless and personalized student experience. This includes maintaining accurate contact and registration information, supporting your academic journey, tracking progress, reporting outcomes, and offering tailored services that meet your interests. Participation in engagement opportunities (e.g., contests, surveys) is optional, and your consent will be explicitly sought before involving you.

2. TRANSACTION SUPPORT

We assist you in managing your financial obligations and opportunities at our school. This includes processing applications for Department of Education Pell Grants, Student Loans, VA Benefits, Vocational Rehabilitation programs, and other financial aid opportunities as they become available. We also assist with applications for Arizona licensing exams, job placement, account administration, and payment processing. All financial data is handled securely and solely for these purposes.

3. ADMINISTRATIVE COMMUNICATIONS

We use your data to communicate essential information about The Studio Academy of Beauty's operations and your relationship with us. This includes responding to inquiries, providing updates, and meeting legal or regulatory communication requirements. All communications are transparent and limited to what is strictly necessary.

4. SECURITY

We implement physical (e.g., locks, CCTV) and technical (e.g., access control, network segmentation, identity verification) security controls to ensure the integrity of our systems, educational services, and your personal information. This includes preventing, detecting, and mitigating potential threats, such as fraud, cyberattacks, or other malicious activity. Security measures and processes are continually updated and audited to address emerging risks.

5. BUSINESS OPERATIONS

We use personal data to conduct necessary business activities, including verifying your identity, assessing creditworthiness for applications for Studio Academy of Beauty credit, and performing business research, analytics, corporate reporting, and management. We may also use your data for staff training, quality assurance, and outreach purposes. Quality assurance activities may involve monitoring or recording communications with our student support services.

6. RESEARCH & INNOVATION

We use aggregated and anonymized data to develop new products, features, and services through research and development tools and data analysis activities. Personal data is never used for research purposes unless explicitly stated and with your consent.

7. ADVERTISING

We may send you personalized promotional offers for The Studio Academy of Beauty's products and educational services. These communications will only be sent if you have opted in to receive marketing messages. Examples include price lists, newsletters, and other marketing emails. You may opt out of marketing communications at any time by following the instructions provided in each communication.

8. COMPLIANCE WITH LAW

We will process personal data to comply with applicable laws, regulations, court orders, and lawful requests from government or law enforcement agencies. This includes fulfilling legal obligations to protect the rights and safety of our students, staff, and operations and to resolve student disputes.

9. CHANGES TO OUR PRIVACY STATEMENT

If we make changes to this Privacy Statement, we will update the statement and provide an updated revision date. For significant changes that materially affect how we handle your personal data, we will notify you in advance using channels such as email, notices on our corporate website, or posts on our social media pages. You will have an opportunity to review and consent to any changes before they take effect, if required by law.

SUBSTANCE ABUSE POLICY

The Studio Academy of Beauty complies with the federal Drug Free Schools and Campuses Act (DFSCA) which prohibits the unlawful possession, use, or distribution of alcohol and illicit drugs by students and employees on the school premises or in conjunction with any off-campus school-sponsored activity. In accordance with federal regulations, The Studio Academy of Beauty's policy is included in the Student Handbook, which is made available to every student upon registration. Information on the drug and alcohol policy is included with the annual Campus Crime and Security Report, which is distributed to every student and employee. The school conducts a periodic review of this policy to determine the effectiveness of this policy and to ensure that disciplinary sanctions for violating standards of conduct are enforced consistently.

STANDARDS OF CONDUCT

• No student or employee shall manufacture, distribute, use, or possess alcohol, a controlled substance or drug paraphernalia while on the school premises or in conjunction with any off-campus school-sponsored activity.
• A student or employee may possess a controlled substance for their sole use while on the school premises or in conjunction with any off-campus school-sponsored activity if, and only if, it is authorized by law. Under no circumstance is a student or employee permitted to manufacture or distribute a controlled substance.
• No student shall report to campus, and no employee shall report to work while under the influence of alcohol or a controlled substance, except as prescribed by a physician, which affects alertness, coordination, reaction, response, judgment, decision making, or safety.

SCHOOL DISCIPLINARY ACTIONS

Students or employees who violate this policy will be subject to disciplinary actions up to and including termination. The severity of the actions will be determined by the severity and frequency of the violation(s) as judged by and in the sole discretion of the school administration.

LEGAL SANCTIONS
Federal and state sanctions for illegal possession of controlled substances may be imposed by local, state, and federal authorities as a result of violation(s) of this policy.

TESTING

The Studio Academy of Beauty reserves the right to require students to take a substance test at a designated health facility if the school believes the student is in violation of the Substance Abuse Policy. The substance test will be paid for by the school. Students instructed in writing by the school to take the substance test, must do so within 2 hours. Failure to do so will result in a two-week suspension. Students whose test results indicate a violation of this policy will be subject to the School Disciplinary Actions described above. Test results will be provided to the school and covered by the Privacy and Records Access Policy.

EDUCATION AND TREATMENT PROGRAMS

The Studio Academy of Beauty provides periodic information for employees and students to foster a drug and alcohol-free environment. Counseling is available to help students deal with personal concerns they might interfere with their academic work while at the school. Services are free and confidential and can be arranged by contacting the School Director.

Community area substance abuse treatment center referrals include:
Alcohol/Drug Abuse Information Center - (602) 285-1064
Alcoholics Anonymous - www.aa.org - (480) 834-9033
TASC Inc. - www.tasc-arizona.org - (480) 898-1849
National Council on Alcoholism & Drug Dependence - www.ncadd.org - (602) 264-6214
Valley Hope Alcohol and Drug Treatment Center -Chandler - www.valleyhope.com - (480) 899-3335
Stonewall Institute - www.stonewallinstitute.com - (602) 535-6468
Alcoholics Anonymous - www.aaphoenix.org - (602) 264-1341
Behavioral Systems Southwest Inc. - (602) 273-6293
More Information regarding the health risks associated with drug and alcohol use can be found at: www.nida.nih.gov.

GRIEVANCE PROCEDURE

The Studio takes great pride in maintaining an open-door policy with our students, we are committed to maintaining a positive, respectful, and professional learning environment. This Grievance Procedure outlines the process for filing a formal written grievance or complaint involving discrimination, bullying, harassment, or any unresolved matter involving a student, staff member, or third party.

HOW TO FILE A GRIEVANCE: A grievance may be submitted in writing to the School Director or School Ownership. You may request a Grievance Form from the Director, or submit your complaint in another written format, provided it is signed and dated. Include the following:

A clear description of the incident(s)

Date(s) and time(s)

Individuals involved
Any witnesses

Complaints should be submitted within five (5) business days of the incident to ensure prompt and appropriate action.

HANDLING AND CONFIDENTIALITY: Complaints are maintained in the Director's office with limited staff access. The School Director will oversee the investigation. If necessary, another staff member may be

appointed to avoid conflicts of interest or ensure a fair and impartial process.

Investigation Timeline and Process: Investigations will typically be completed within ten (10) business days. If confidentiality is requested, reasonable efforts will be made to honor that request, though it may limit the scope of the investigation.

DURING THE INVESTIGATION: All parties are presumed not responsible until the grievance process concludes with a final determination.

Emergency removal of individuals may occur if a safety and risk assessment finds an immediate threat. In such cases, the individual will be given an opportunity to challenge the removal.

The same process and rights apply equally to all parties involved.

Law enforcement may be notified if applicable, and individuals may pursue a criminal investigation while the school proceeds with its own review.

The Studio will dismiss any allegations that do not meet our policy criteria.

All parties will have an equal opportunity to submit evidence, documents, and witness information.

A complaint may be dismissed if the complainant withdraws it in writing, is no longer part of the school, or if evidence is insufficient. All dismissals will be communicated in writing.

Multiple complaints may be consolidated if they involve related incidents or individuals.

Upon conclusion of the investigation, a written outcome will be shared with all involved parties, including any corrective actions taken.

EXTERNAL COMPLAINT OPTIONS: If a resolution is not reached through our internal process, students may file a complaint with the following agencies:

Arizona State Board of Cosmetology
https://boc.az.gov/complaints
1740 W. Adams St. #4400, Phoenix, AZ 85007
(480) 784-4539

The Board investigates violations such as false advertising, unlicensed activity, sanitation issues, and professional misconduct. Include detailed descriptions and documentation (copies only) with your complaint. Complaints can be mailed or submitted online.

National Accrediting Commission of Career Arts & Sciences (NACCAS) Complaint Form:
https://naccasngo.sharepoint.com/.../Complaint%20Form.pdf

Mail to: NACCAS, 3015 Colvin Street, Alexandria, VA 22314

PLEASE NOTE: NACCAS requires that all internal school procedures be exhausted before it will consider a student complaint. It does not act as a court of appeals or offer personal resolution but ensures institutional compliance with accreditation standards.

IMPORTANT REMINDER: Students will not be subject to retaliation for filing a complaint in good faith. Our goal is to support a safe and supportive learning environment where concerns are addressed respectfully and promptly.

SCHOOL CALENDAR

The Studio is open Monday through Saturday during class hours and is closed on the following Holidays: New

Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day and Thanksgiving Day

and the Friday following it. In addition, the school closes for a week in the winter. These dates are published well in advance for students to make arrangements. The school may give notice at any time for changes in this calendar.

CONSTITUTION DAY

Constitution Day was established by Congress in an effort to increase knowledge about the United States Constitution. The amendment, proposed by Senator Robert C. Byrd, was passed in December 2004, and requires all educational institutions to commemorate Constitution Day by offering education and programs each year on September 17 (or in the preceding or following week if the date falls on a Saturday, Sunday, or holiday).

Constitution Day commemorates September 17, 1787, the signing of the United States Constitution. The Constitution established America's national government and fundamental laws and guaranteed certain basic rights for its citizens. Constitution Day also serves as a reminder to participate in the political process by exercising our right to vote. The school celebrates Constitution Day with an event and promotes awareness of the U.S. Constitution and voter registration information to all present. This year's Constitution Day will be celebrated September 17, 2025. To view an interactive version of the U.S. Constitution, go to the National Constitution Center at https://constitutioncenter.org/.

AFFIRMATIVE ACTION STATEMENT

The Studio does not discriminate on the basis of sex, age, race, color, religion, ethnic origin, physical handicaps, Veteran status, or national origin and is committed to the education of a non-racially identifiable student body.