



2026
School Catalog
VOLUME 4

1380 Metropolitan Ave
Bronx, NY 10462

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Mission Statement

American Beauty School, in its admission, instruction, and graduation policies, practices no discrimination on the basis of age, race, color, creed, sex, religion, financial status, country or areas of origin, ethnic origin and/or residence. As the beauty industry grows and becomes more technical, the training received at the private Hairdressing & Cosmetology school must keep pace with change and competition. Because of the almost constant changing needs of the consumer, to be successful, today's beauty expert must be knowledgeable, multi-skilled, and flexible.

The mission of the administration and faculty of the American Beauty School is:

- to provide quality, basic and continuing education at a fair market price that prepares students for satisfying and rewarding careers in the field of Hairdressing & Cosmetology.
- to provide education and vocational training that is in compliance with the multitude of State and Federal guidelines for the field of Hairdressing & Cosmetology.
- to be available to assist graduating students in their pursuit of gainful employment and professional accomplishment.
- to contribute to the community by providing training that helps to prepare students to have opportunities to become productive members of our nation's skilled workforce.

Accreditation, Licensure, and Affiliations

Licensed by the New York State Education Department, Bureau of Proprietary School Supervision (BPSS)
89 Washington Avenue, Education Building Addition, Room 962 Albany, NY 12234, Phone: 518-474-3969



Accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS)
3015 Colvin Street, Alexandria, VA 22314, Phone: 703-600-7600



American Beauty School is approved to offer Federal Student Financial Aid for certain programs by the United States Department of Education (for qualified individuals). Information: <http://www.ed.gov>

American Beauty School is approved by the New York State Education Department and the Veteran's Administration for the training of those eligible for Veteran's benefits.

**Only courses fully offered in person may be eligible for VA Benefits.*

American Beauty School is a member of the New York State Beauty School Association and the American Association of Hairdressing & Cosmetology Schools.

Ownership Information

The American Beauty School is owned and operated by American Beauty School, Inc.

Ms. Linda Gagliardo – Owner

Mr. Salvatore Pappacoda - Owner

General Information About This Catalog

Prospective students should be aware that information in the catalog may change. The catalog includes information on the campus' courses/curricula, school policies and rules, as well as teaching personnel. It is possible that courses/curricula listed in the catalog may not be approved at the time that a student enrolls, or the teaching personnel listed in the catalog may have changed. It is recommended that students considering enrollment check with the School Director to determine if there is any change to the information provided in this catalog.

Space & Facilities

The school is well equipped and air-conditioned, with all the up-to-date conveniences required for effective instruction. The school is over 2,000 sq. ft (located at 1380 Metropolitan Ave) and about 6,000 sq. ft. for theory classes (located at 1382 Metropolitan Ave). The Resource Library is designed for students and staff to seek additional materials and references that can enrich their skills and knowledge. The teaching staff directs and supervises student activities in Theory classes such as lectures, seminars, and in Practical classes. The school also operates a Clinic, which simulates salon operations, and in which patrons from the community can receive Hairdressing & Cosmetology services from senior students and students with advanced skills under the supervision of a licensed instructor.



Non-Discrimination Policy

American Beauty School does not discriminate in Employment, Admissions, nor Operations, on the basis of Race, Religion, Age, Color, Ethnic Origin, Sex, or Sexual Orientation.

Admissions Requirements

1. Students must be at least 17 years of age. Copy of Birth Certificate or other acceptable proof of age is required.
2. At minimum, a High School Diploma or credential documenting proof of passing the High School Equivalency (HSE) Diploma, formerly GED, is required for admission. If interested in obtaining your HSE credential, please visit www.GED.com to find a testing center closest to you.
 - a. If a student does not possess a High School Diploma or an HSE credential, they may qualify as an Ability to Benefit (ATB) student. In order to gain admission using Ability to Benefit, the prospective student must achieve a passing score on the Wonderlic Ability to Benefit Examination. Additionally, ATB students may not qualify for Federal Student Financial Aid. U.S. Citizens must provide the school with proof of a minimum of at least an elementary school education for ATB consideration.
 - b. Foreign Diplomas must be sent to a qualified outside agency, translated (if applicable), and evaluated for U.S. Equivalency to a High School Diploma.

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

Transfer Policy

American Beauty School may accept hours earned at another institution for credit toward one of its programs. It should be noted that American Beauty School does not guarantee all the hours earned at another institution will be credited toward a student's enrollment. Prior to enrollment, prospective students must provide the school with an official transcript from their previous institution. In addition, prospective students may be required to undergo a theoretical and/or practical assessment of skills. Once all the requirements are met, the school will determine the number of hours to be credited to the student. All the requirements must be completed prior to execution of the Enrollment Agreement.

FOR HYBRID CURRICULA- Theory classes are offered online. Hours earned via Distance Education may not be transferable.

Re-Entry Policy

Students who have previously withdrawn from a particular program, or were terminated, may be readmitted, or reinstated to the program, depending on the circumstances associated with their withdrawal/termination. Depending on the length of time that has passed, the student may have to undergo a skills assessment to determine the amount of information retained during their absence. These instances are examined on a case- by-case basis. Contact the School Director for more information regarding this process.

School Calendar

New students are admitted to classes monthly (approximately), whether attendance is based on full-time or part-time, or day or evening sessions. Classes are held throughout the year, with no formal closing period.

Official school holidays are: New Year's Day, Martin Luther King Day, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Columbus Day, Thanksgiving Day, and Christmas Day.

Start Dates

When a program is actively being offered, start dates into each program are often scheduled monthly. Contact an Admissions Representative or the School Director to find out specific start dates for specific programs, and schedules.

Schedule Options

Program	Clock Hour Length	Full-Time Day	Part-Time Day 1	Part-Time Day 2	Part-Time Night
Hairdressing & Cosmetology/ Hairdressing & Cosmetology Hybrid	1000	30 hrs/week	18 hrs/week	20 hrs/week	16 hrs/week
Hairdressing & Cosmetology Spanish	1000	30 hrs/week	18 hrs/week	20 hrs/week	16 hrs/week
Esthetics/ Esthetics Hybrid	600	30 hrs/week	18 hrs/week	20 hrs/week	12 hrs/week
Nail Specialty/ Nail Specialty Spanish	250	n/a	18 hrs/week	n/a	12 hrs/week

Administrative Staff/Faculty:

Administrative Staff**	Instructors	Instructors
Linda Gagliardo, School Director	Faith Taylor	Monae Sheppard
Azzaris Nieves, Assistant Director	Angela Reyes	Ana Faure
Jacqueline Dominguez, Admissions Representative	Rosa Tirado	Quisqueya Jimenez
Daniela Benavides, Administrative Assistant	Josephine Cruz	Lynn Rios
Angela Reyes, Lead Educator	Nicholas Puello - Maintenance	

** These employees can be found within the Administrative Offices

Course Offerings

Hairdressing & Cosmetology/ Hairdressing & Cosmetology Hybrid/Hairdressing & Cosmetology Spanish

1000 Clock Hours

Program Description:

The 1000 clock-hour Hairdressing & Cosmetology course is designed to educate the graduate in all the theoretical and practical knowledge necessary to gain an entry level job in the beauty industry, as well as the basic fundamentals necessary to pass the New York State Board Examination for licensure in Hairdressing & Cosmetology.

Program Objective:

The objective of the Hairdressing & Cosmetology program is to train students to perform basic skills in the areas of haircutting, hairstyling, hair lightening, chemical texture services including permanent waving and hair relaxing, as well as skin care and nail care. Upon completion of the program, graduates should be able to project professionalism and communicate effectively with employers and clients.

Units of Instruction	Total Hours	Distance Education Hours
Hours Professional Requirements	24	24
Safety and Health	26	26
Anatomy & Physiology	15	15
Hair Analysis	10	6
Hair & Scalp Disorders and Diseases	10	10
Chemistry as Applied to Hairdressing & Hairdressing & Cosmetology	5	5
Shampoos, Rinses, Conditioners & Treatments	30	10
Hair Cutting & Shaping	175	40
Hair Styling	245	100

Chemical Restructuring	180	45
Hair Coloring & Lightening	80	45
Nail Care & Procedures	40	16
Skin Care & Procedures	60	27
Total Hours	1000	369

**These hours are taught utilizing Distance Education in the Hybrid Curriculum only.*

Learning Methods:

Learning methods include discussion, questioning and answer, demonstration, cooperative learning, problem solving, interactive lecture, individualized instruction, presentations, and hands-on practical experiences.

Grading Policy

Students are issued a combination of written and practical evaluations to determine academic progress. Tests will be administered and recorded on the student progress report. Student practical skills work will be observed, and progress will be evaluated. The evaluation of the student's ability and performance will become a permanent part of the student's file. Students must maintain a written grade average of 70% and pass all written and practical exams prior to graduation.

Esthetics/ Esthetics Hybrid

600 Clock Hours

Program Description:

Esthetics is a course designed to allow a graduate to gain the basic skills necessary to take the New York State Board Examination for an operator's license and become a practicing esthetician.

Program Objective:

To obtain the skills necessary to work in an entry-level skin care environment such as a day spa or salon offering skin care services.

Units of Instruction	Total Hours	Distance Education Hours*
Orientation	5	1
Safety and Health	8	6
Infection Control	18	18
Anatomy and Physiology	30	30
Structure and Functions of the Skin	18	18
Nutrition for Healthy Skin and Body	5	5
Skin Disorders and Diseases	12	12
Skin Analysis	18	6
Superfluous Hair	60	0
Chemistry	3	3
Chemistry as Applied to Esthetics	21	21
Electricity and Equipment	18	18
Facial and Body Procedures	240	33
Make-Up Techniques	70	24
Business Practices	30	24
Career Skills	12	12
Introduction to Advanced Esthetics	9	9
Unassigned	23	0
Total Hours	600	240

**These hours are taught utilizing Distance Education in the Hybrid Curriculum only.*

Learning Methods:

Learning methods include discussion, questioning & answer, demonstration, cooperative learning, problem solving, interactive lecture, individualized instruction, presentations, and hands- on practical activities.

Grading Policy

Students are issued a combination of written and practical evaluations to determine academic progress. Tests will be administered and recorded on the student progress report. Student practical skills work will be observed, and progress will be evaluated. The evaluation of the student's ability and performance will become a permanent part of the student's file. Students must maintain a written grade average of 70% and pass all written and practical exams prior to graduation.

Nail Specialty/ Nail Specialty Spanish

250 Clock Hours

Program Description:

Nail Specialty is a course designed to allow a graduate to gain the basic skills necessary to take the New York State Board Examination for an operator's license and become a practicing nail technician.

Program Objective:

To obtain the skills necessary to work in an entry-level nail salon/spa.

Orientation	4
Pedicuring	15
Safety and Health	8
Tip Application and Design	12
Anatomy & Physiology of Nails, Hand, Arm, Foot, and Leg	10
Nail Wraps	25
Bacteria & Infectious Diseases; Nails, Foot, and Skin Disorders & Diseases	10
Gel Nails	20
Liquid & Powder Nail Extensions	50
Methods of Infection Control	10
Nail Art	4
Client Consultation	4
Retailing Techniques	6
Manicuring and Hand/Arm Massage	20
Business Practices	8
Job Skills	6
Unassigned	38
Total Hours	250

Learning Methods:

Learning methods include discussion, questioning & answer, demonstration, cooperative learning, problem solving, interactive lecture, individualized instruction, presentations, and hands- on practical activities.

Grading Policy

Students are issued a combination of written and practical evaluations to determine academic progress. Tests will be administered and recorded on the student progress report. Student practical skills work will be observed, and progress will be evaluated. The evaluation of the student's ability and performance will become a permanent part of the student's file. Students must maintain a written grade average of 70% and pass all written and practical exams prior to graduation.

Attendance Policy (Absenteeism, Tardiness, etc.)

All absences, including but not limited to illness, car trouble, inclement weather or family emergencies must be called in. There are no excused absences, so all absences will be recorded in the attendance book. Leaving class is not permitted and will be translated into equivalent days of absence, which are recorded in 30-minute increments. The amount of time a student is late, and the time in which they will be permitted into class is detailed in the chart below:

AMOUNT OF TIME TARDY

Up to 10 Minutes
11 min – 30 minutes
31 min - 60 minutes
61 min or more
More than 50% of session

PERMITTED TO ENTER CLASS

Immediately
30 minutes into the session
60 minutes into the session
90 minutes into the session
Not permitted to enter

If a student is absent for 14 consecutive calendar days, the student will be terminated from the program on the next business day. The only exception to this rule is a student who is on an approved Leave of Absence. Attendance is monitored daily and collected electronically on a weekly basis. This information is then made available to the student with weekly updates.

Makeup Work

Make-up work will be scheduled as soon as it is practical for both the student and the school.

Leave of Absence Policy

American Beauty School allows students to take a Leave of Absence when extenuating circumstances warrant such an interruption in study (i.e.- medical, transportation issues, housing issues, etc). In the event that the School Director determines that a student situation does warrant a Leave of Absence, such a Leave will be granted in the following way:

1. Leaves of absence must be applied for in advance (unless circumstances prevent it (e.g., an injury due to a car accident), and often times are not granted unless the situation warrants it.
2. The request must be made in writing, include the reason for the leave, and the student's signature. The application process for a Leave of Absence, as well as required documentation must be submitted for approval to the School Director.
3. If the school does not receive the request in advance, the school will document why a student is placed on the LOA, and the final documentation is gathered at a later date. In these cases, the start date of the approved LOA would be determined as the first date the student was unable to attend due to the unforeseen circumstance.
4. A Leave of Absence will be granted for a minimum of 14 calendar days, with a maximum of 14 calendar days (Esthetics and Nail Specialty program) or 30 calendar days (Hairdressing & Cosmetology program only). Students in Esthetics and Hairdressing & Cosmetology may take up to two Leaves of Absence during the entire length of their course of study. These may be taken together (concurrently), or separately. Esthetics students may take a total of 28 calendar days. Hairdressing & Cosmetology students may take a total of 60 calendar days. In the event that a student's situation requires that they use both Leaves of Absence concurrently, such a Leave shall not exceed 28 calendar days (Esthetics) or 60 days (Hairdressing & Cosmetology).
5. Certain circumstances may require a student to initially be approved for one Leave of Absence, but in the end, require additional time. Such extensions shall be requested to the School Director, prior to the expiration of the original Leave of Absence dates.
6. If the student is granted a Leave of Absence, neither actual hours nor scheduled hours continue to accrue.
7. During this time, the student is not considered to have withdrawn, and no refund calculation is performed. The student will not be assessed any additional charges as a result of the approved LOA.
8. An LOA extends the students contract graduation date by the same number of calendar days taken in the leave of absence.
9. A contract addendum signed by the student and the school will be used to document the extension.
10. If a student does not return from their leave of absence, the student will be withdrawn on the date on which they were scheduled to return.
11. If a student does not return from the LOA as of the return date, or a student takes an unapproved LOA, the student's enrollment will be terminated, and the student's last day of physical attendance will be used as the withdrawal date for purpose of calculating the refund.

Satisfactory Academic Progress Policy

American Beauty School has to abide by Satisfactory Academic Progress Policies issued by both our Accrediting body and New York State. Each has different standards and impacts on students.

Satisfactory Academic Progress Policy- NACCAS

All students enrolled at American Beauty School are required to meet established requirements for attendance and academics. Satisfactory Academic Progress standards apply to all NACCAS approved programs regardless of course, program and/or length. Students will be evaluated using quantitative and qualitative measures to determine if they are making adequate progress towards course completion. The policy is printed in the school catalog and provided to students prior to enrollment.

EVALUATION PERIODS

Satisfactory Academic Progress evaluations will be issued at least twice during the student's course of study. Evaluations will determine if the student has met the minimum requirements for Satisfactory Academic Progress. The frequency of evaluations ensures that students have had at least one evaluation by the midpoint of their course. Transfer students will be evaluated at the midpoint of the contracted hours or the established evaluation periods, whichever occurs first. The institution operates all programs according to a schedule of 900 hours per academic year of instruction. Evaluations will be conducted at the completion of each evaluation period based on actual hours completed.

Program Name	Program Length	1 st Evaluation	2 nd Evaluation
Hairdressing & Cosmetology/ Hairdressing & Cosmetology Hybrid/ Hairdressing & Cosmetology Spanish	1000 Clock Hours	450 Clock Hours/15 Weeks	900 Clock Hours/30 Weeks
Esthetics/Esthetics Hybrid	600 Clock Hours	300 Clock Hours/ 10 Weeks	n/a
Nail Specialty	250 Clock Hours	125 Clock Hours/5 Weeks	n/a

Evaluation periods are based on 900 clock hours per academic year of instruction.

ATTENDANCE PROGRESS

For a student to be deemed making satisfactory attendance progress, the student must maintain a minimum attendance average of 67%. The attendance percentage is determined by dividing the total hours completed by the total number of hours scheduled.

ACADEMIC PROGRESS

For a student to be deemed making satisfactory academic progress, the student must maintain a minimum Grade Point Average (G.P.A.) of 70%. Grade point average is determined by a combined average of all practical and written examinations. Those students who have not satisfied the school's minimum academic requirements may retake any written or practical examination at the discretion of the School Director. The new grade will become the final grade for that unit of instruction. The grading scale is listed below.

E	Excellent	96% - 100%
VG	Very Good	90% - 95%
G	Good	80% - 89%
P	Fair	70% - 79%
F	Fail	69% & below

MAXIMUM TIME FRAME

Students are required to complete the program and/or course within 150% of the published program length. The maximum time frame permitted for transfer students who need less than the full course length will be determined based on the number of scheduled contracted hours. Students who exceed the maximum time frame will be terminated from the program and may re-enroll on a cash pay basis in accordance with all re-entry policies. The maximum time frame for course completion is listed below.

	Hairdressing & Cosmetology 1000 hrs.	Maximum Time Frame	Esthetics 600 hrs.	Maximum Time Frame	Nails Specialty 250 hrs.	Maximum Time Frame
Hrs./Wk.	1000 hrs.	(1500 hrs.)	600 hrs.	(900 hrs.)	250 hrs.	(375 hrs.)
30 hrs./wk.	34 wks.	51 wks.	20 wks.	30 wks.	9 wks.	14 wks.
20 hrs./wk.	45 wks.	68 wks.	34 wks.	51 wks.		
18 hrs./wk.	56 wks.	84 wks.	34 wks.	51 wks.	14 wks.	21 wks.
16 hrs/wk.	63 wks.	95 wks.				
12 hrs./wk.		-----	50 wks.	75 wks.	12 wks.	18 wks.

DETERMINATION OF PROGRESS

Students who meet the minimum requirements for attendance and academics shall be considered making Satisfactory Academic Progress until the next scheduled evaluation. Students deemed not maintaining Satisfactory Academic Progress may have their Title IV funding interrupted, unless the student is on warning or has prevailed upon appeal resulting in the status of probation. Students will receive a copy of their Satisfactory Academic Progress report at the time of each evaluation. All progress reports will be maintained in the student's records and are available for review upon student request.

WARNING

Students who do not meet Satisfactory Academic Progress requirements will be placed in the status of Financial Aid Warning. Students on Financial Aid Warning may continue to receive Title IV funding until the next scheduled evaluation. Students must meet the minimum requirements for attendance and academics by the next scheduled evaluation, to be deemed making Satisfactory Academic Progress.

PROBATION

Students who do not meet Satisfactory Academic Progress requirements, following the Financial Aid Warning period, will be deemed not making Satisfactory Academic Progress. Students not making Satisfactory Academic Progress following the Financial Aid Warning period are no longer eligible to receive Title IV funding, unless the student appeals the decision, and prevails upon appeal. Students who prevail upon appeal will be placed in the status of Financial Aid Probation. Additionally, only students who have the ability to meet Satisfactory Academic Progress standards by the next scheduled evaluation may be placed on Financial Aid Probation. Students who are not considered making Satisfactory Academic Progress by the second evaluation period are subject to dismissal. The institution may elect to place students who are not able to meet the minimum requirements for attendance and academics by the second evaluation on an Academic Plan. The Academic Plan will ensure the student meets Satisfactory Academic Progress standards at a designated point within the maximum time frame. Students who progress according to their academic plan will be considered making Satisfactory Academic Progress and are eligible to receive Title IV funding. If at the end of the Financial Aid Probation period, the student has still not met the minimum requirements for attendance and academics or as established by the academic plan, he/she will be determined as not making satisfactory academic progress and, if applicable, is no longer eligible to receive Title IV funds.

RE-ESTABLISHMENT OF PROGRESS

Students not meeting Satisfactory Academic Progress standards will be notified in writing of the actions required to attain the minimum requirements for attendance and academics by the next scheduled evaluation. To re-establish Title IV funding, students must appeal the negative progress determination and prevail upon appeal.

APPEAL PROCEDURE

Students who do not meet Satisfactory Academic Progress standards may submit an appeal.

- Students may appeal by submitting a written appeal to the School Director within ten (10) calendar days of the notification of a negative progress determination.
- Students may submit an appeal for reasons which are serious in nature, such as death of a relative, personal illness or injury, or other allowable special circumstances.
- The documentation submitted must include the reasons why the student failed to make Satisfactory Academic Progress and what has changed in the student's situation that will allow them to achieve Satisfactory Academic Progress by the next scheduled evaluation.

- Students have the right to make a personal appeal before the School Director in addition to submitting the required written documentation.
- Notification of the school's action, including reasons if the appeal was approved or denied, will be sent directly to the student within ten (10) calendar days of receipt of the appeal.
- All appeal documents and results will be maintained in the student's records.

Satisfactory Academic Progress Policy – New York State Education Department, BPSS

All students enrolled at American Beauty School are required to meet established requirements for attendance and academics under New York State regulations. Satisfactory Academic Progress standards apply to all BPSS-approved programs regardless of course, program and/or length. Students will be evaluated using quantitative and qualitative measures to determine if they are making adequate progress towards course completion. The policy is printed in the school catalog and provided to students prior to enrollment. Academic standing evaluations are conducted and provided to students at every midpoint and endpoint of a quarter or term, as defined on the student enrollment agreement.

EVALUATION PERIODS

Satisfactory Academic Progress evaluations will be issued during the midpoint and end of each quarter or term of the student's course of study, as found in the student's enrollment agreement, per Regulation 126.4(e)(2). Evaluations will determine if the student has met the minimum requirements for Satisfactory Academic Progress.

ATTENDANCE PROGRESS

For a student to be deemed making satisfactory attendance progress, the student must maintain a minimum attendance average of 70%. The attendance percentage is determined by dividing the total hours completed by the total number of hours scheduled.

ACADEMIC PROGRESS

For a student to be deemed making satisfactory academic progress, the student must maintain a minimum Grade Point Average (G.P.A.) of 70%. Grade point average is determined by a combined average of all practical and written examinations.

DETERMINATION OF PROGRESS

Students who meet the minimum requirements for attendance and academics shall be considered making Satisfactory Academic Progress until the next scheduled evaluation. Students deemed not maintaining Satisfactory Academic Progress may be placed on warning. Students will receive a copy of their Satisfactory Academic Progress report at the time of each evaluation. All progress reports will be maintained in the student's records and are available for review upon student request.

WARNING

Students who do not meet Satisfactory Academic Progress in the midpoint of each quarter or term will be placed on warning and will have until the next evaluation period (endpoint of the quarter or term) to meet minimum cumulative attendance and/or grading requirements. Students who do not meet the minimum cumulative requirements will be put on Academic Probation.

PROBATION

Students who do not meet Satisfactory Academic Progress requirements, following the Warning period, will be deemed not making Satisfactory Academic Progress. Students not making Satisfactory Academic Progress will be placed on Academic Probation. On a probationary period, the student will be contacted by a school administrator who will go over the student evaluation and will guide the student to succeed. The student will be provided with an academic plan and a time frame to raise attendance and/or cumulative grade point average to the minimum cumulative requirements. Students who do not meet the minimum cumulative grade point average and/or minimum attendance by the end of the probationary period shall be withdrawn from the program. The maximum period of probation shall be the conclusion of the next consecutive quarter or term after the student has been placed on probation.

LEAVE OF ABSENCE

Leaves of Absence are defined as an approved interruption of training for extenuating circumstances. A leave of absence has no effect on Satisfactory Academic Progress standards, and the student will return to school in the same progress status as prior to the leave of absence. All requests for a leave of absence must be submitted in writing to the School Director. The leave of absence will extend the student's contract period and maximum time frame by the same number of

days as taken in the leave of absence. If a student fails to return from the leave of absence, he/she will be dismissed from the program. For more information, please see the Leave of Absence Policy.

INTERRUPTION/RE-ENROLLMENT

All students who re-enter the program will retain their Satisfactory Academic Progress status from their first enrollment until their next scheduled evaluation, regardless of time of withdrawal. Incompletes, withdrawals, repetitions, and noncredit, remedial courses do not apply to this institution. Therefore, these items have no effect upon the school's Satisfactory Academic Progress standards.

TRANSFER STUDENTS

Accepted transfer hours for students entering from another institution will be counted as both attempted and completed for the purpose of determining when the allowable maximum time frame has been exhausted.

Academic Advising

Students may consult with the Director/Administrator or Instructor on all personal or school problems during school hours.

Other Services/Referrals

American Beauty School does not purport to be subject-matter experts in the areas of emotional counseling, drug abuse/addiction, etc. However, should the need arise, the school will make every attempt to make any professional referrals necessary during the student's matriculation.

Student Right to Information Policy/FERPA/Releases of Information

Any student is permitted to review the contents of their file in the Administrative Office of the school. Review must be in the presence of School Administrator, at a time compatible to both the student and the school. The school requires written consent signed by the student before releasing individual student information to third party. Parents or guardians of a dependent minor student may have access to the records of the dependent minor student. The school requires written consent signed by the parents of a dependent minor student before releasing individual student information regarding the dependent minor student. The school can not disclose to a parent if the student is an independent student under IRS laws without the student's written permission. Student records may be released to the Federal Government, State Education Department and NACCAS without the student's consent. These policies and procedures are in place, in accordance with the Family Educational Rights to Privacy Act (FERPA).

School Rules & Regulations

The following is a list of prohibited items and/or activities:

- The use of cell phones by students is not allowed, unless previously approved by a school official.
- Because of consumer protection laws and client privacy, the use of any recording device (either audio or video), or the taking of photographs in the student clinic is strictly prohibited.
- The use of any recording device (either audio or video) during distance education class is strictly prohibited. Any student found sharing or dispensing material, audio, video, etc. may result in suspension or termination.
- Smoking is not permitted inside any part of the school. Smoking is only permitted during breaks, and must occur outside of the building, standing clear of entrances. This includes any sort of electronic smoking device.
- Food and Beverages are not allowed in any classroom. Bottled water is allowed.
- Possession, use, selling, or dispensing of drugs or alcohol on school property will not be tolerated. This policy will be enforced and may result in immediate termination.
- Solicitation in general is not allowed at American Beauty School.
- Any damage to school property (including equipment) by a student will be charged to that student's account.

The following is a list of general classroom rules:

- No student will leave the classroom while class is in session, unless permitted to do so by the instructor.
- If a student must leave school during their scheduled session, it is essential that they inform their instructor.
- During the day programs, students may only leave the building and grounds during the assigned lunch period. The school is not responsible for the activities undertaken during this lunch period, and all students must return on time or be charged with absence hours if late. During the evening program, students are prohibited from leaving the building and grounds area.

- All absences, including but not limited to illness, car trouble, inclement weather or family emergencies must be called in. There are no excused absences so all absences will be recorded in the attendance book.
- During clinic time, students will work on the general public or other students. A student who refuses to participate in clinic will be sent home.

The following is a list of regulations with which a student must comply in order to be deemed “prepared for class.” It is essential that these rules are followed in order to receive credit for the hours in that particular session.

- At all times students must have the required kit, books, uniform and all necessary tools to take part in class for the day.
- When virtual- students must be dressed appropriately for on-camera, with adequate lighting and visibility, in an upright position conducive to learning.
- When on-site- students must be in the full approved uniform required as per the course enrolled in. Uniforms must be clean and without visible stains or strong odors. Please refer to the signed Enrollment Agreement for specific uniforms requirements for course enrolled in.
- Canvas, open toe, and/or open heeled shoes are not permitted, and the entire foot including the top must be covered.
- Hats, bandanas, scarves of any type, and headbands are not permitted. Hair must be worn up/pulled back during clinic time with a clear or hair-colored “hair tie.”
- Esthetics and Nail Specialty Students must have clean, short nails. The nails may not exceed the nail beds and may not extend past the fingertips. No polish, tips, wraps, etc. is permitted. Also, students may not wear heavy perfumes or colognes, and no jewelry whatsoever is permitted (exception: wedding rings).
- Students are responsible for their own personal property, kit and books regardless of where they are left. Do not leave property in the school overnight.

The following are general school rules:

- Students may consult with the Director/Student Services or Instructor on all personal or school problems during school hours.
- Students may request a change to their class schedule once during their course of enrollment in a course (i.e., full-time day to part-time day). A new contractual graduation date will be calculated. A change of schedule will be completed and signed for by both the school administration and the student. All previous hours earned, and absent hours accumulated will carry forward with the student to the new class schedule. In extenuating circumstances, students may apply for one additional change of schedule that may be approved or denied at the school’s discretion. Please note that changing schedules may result in a change of structure of the applicable refund policy.
- A student may be suspended from class from one hour up to any number of hours depending upon the school regulation(s) broken and how often this has been done. The student will not receive credit for attendance or achievement during this time, nor will they accumulate any absence time or incur any make-up charges. The student’s graduation date will be extended by the amount of time they are suspended.
- Any student not complying with the school’s policies and procedures may be expelled or suspended from the program. Any behavior deemed to be misconduct by the School Director, including but not limited to excessive absenteeism, lateness, rudeness, interruption of class or other behavior not deemed acceptable, may result in immediate termination. Please note that suspensions do not affect a students’ absent hours.
- There is a \$25.00 fee for the issuing of duplicate paperwork and a \$25.00 fee for the issuing of duplicate Certificate of Completion

Graduation Requirements

1. Student must have completed all required number of actual hours for their respective program.
2. Student must have maintained the minimum level of academic performance on all required assessments. This includes a 70% cumulative academic average.
3. Student must have settled all financial obligations with the school, which include having a zero balance, or made additional payment arrangements.

Students who have met the criteria above are issued a Certificate of Completion from the school and an application for temporary licensing and State Board Examination.

Licensing Credentials

After meeting all graduation requirements, a graduate can submit an application for temporary licensing to the Division of Licensing Services, at the New York State Department of State. Once issued a temporary license, the graduate is permitted immediate employment in the Appearance Enhancement Industry. A permanent Cosmetology License is issued to the applicant by the NYS Division of Licensing Services upon passing both the written and practical State Board Examinations. A permanent Esthetics License is issued to the applicant by the NYS Division of Licensing Services upon passing both the written and practical State Board Examinations. A permanent Nail Specialty License is issued to the applicant by the NYS Division of Licensing Services upon passing both the written and practical State Board Examinations. After the first transcript has been issued, the school may charge a \$25.00 transcript fee for transcript requests.

Employment Assistance

American Beauty School has developed significant relationships with spas, salons, and members of the medical and fashion industries, just to name a few. These relationships have led to our graduates being placed in exciting professional environments in which to use the skills obtained at our school. In addition to connecting the right graduate with the right potential employer, we regularly host career fairs, and constantly work with our students to help them promote themselves in the most professional and effective possible ways. Our commitment to these goals extends throughout our graduates' professional careers. We are willing to help with employment assistance at any time, even years after graduation. Every effort is made to accomplish these goals, but placement is not guaranteed. Please note that in order to comply with various Federal, State, and Local oversight agencies, American Beauty School is required to call employers that employ our graduates in order to verify placement.

Refund Policy

The following refund policy applies to all terminations, for any reason, by either party, including student decision, course or program cancellation, or school closure. To ensure refund calculations are performed and refunds are made in a timely manner, the following policy complies with all state and federal mandates.

- A. An applicant not accepted by the school shall be entitled to a refund of all monies paid.
- B. If a student cancels their enrollment within seven business days of the signing of an enrollment agreement, regardless of whether the student has actually started training, all monies collected by the school shall be refunded.
- C. A student who cancels after seven business days of signing and before instruction begins, all monies collected by the school shall be refunded with the exception of the non-refundable \$100.00 registration fee.
- D. A student on an approved leave of absence who notifies the school that he/she will not be returning, the date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that he/she will not be returning.
- E. Official cancellation will be determined by the postmark on written notification or date said information is delivered or phoned to the school administrator or owner in person, or when a student is expelled by the school.

TERMS REFUND POLICY

For students who enroll in and begin classes, tuition liability is divided by the number of terms in the program. Total tuition liability is limited to the term during which the student withdrew or was terminated, and previous terms completed.

Programs Covered: Hairdressing & Cosmetology Full Time Day, Hairdressing & Cosmetology Part Time Day 20 hrs, Hairdressing & Cosmetology Part Time Evening, Esthetics Part Time Day, Esthetics Part Time Evening,

First Term			Subsequent Terms		
If Termination Occurs	School May Keep	Student will be refunded:	If Termination Occurs	School May Keep	Student will be refunded:
During the first week	0%	100%	During the first week	20%	80%
During the second week	20%	80%	During the second week	35%	65%
During the third week	35%	65%	During the third week	50%	50%
During the fourth week	50%	50%	During the fourth week	70%	30%
During the fifth week	70%	30%	After the fourth week	100%	0%
After the fifth week	100%	0%			

QUARTERS REFUND POLICY

For students who enroll in and begin classes, tuition liability is divided by the number of quarters in the program. Total tuition liability is limited to the quarter during which the student withdrew or was terminated, and previous quarters completed.

Programs Covered- Hairdressing & Cosmetology Part Time Day 18 hrs, Esthetics Full Time Day, Nail Specialty

First Quarter			Subsequent Quarter		
If Termination Occurs	School May Keep	Student will be refunded:	If Termination Occurs	School May Keep	Student will be refunded:
During the first week	0%	100%	During the first week	25%	70%
During the second week	25%	70%	During the second week	50%	50%
During the third week	50%	50%	During the third week	70%	25%
During the fourth week	70%	25%	After the third week	100%	0%
After the fourth week	100%	0%			

- F. Enrollment time is defined as the time elapsed between the actual starting date and the date of the student's last day of physical attendance in the school. The amount of the refund is calculated based on the student's last day of attendance.
- G. Any monies due the applicant or student should be refunded within 30 days of formal cancellation by the student.
- H. Unofficial withdrawals shall occur when the institution determines that the student has been absent 14 consecutive days from the last date of physical attendance. Any monies due the student who unofficially withdraws, shall be made within 30 days of determination by the institution that the student has unofficially withdrawn without notifying the institution, or in a case of a Leave of Absence the documented date of return.
- I. The hourly rate of tuition per the student's enrollment agreement will be assessed for every hour accrued beyond the contracted program length, less the allowable absence percentage (10% of contractual graduation date).
- J. If a program is cancelled subsequent to a student's enrollment and before instruction in the course has begun, the school shall provide a full refund of all monies paid.
- K. If the school cancels a program and ceases to offer instruction after students have enrolled and instruction has begun, the school shall provide a refund of all monies paid.
- L. If the school permanently closes and ceases to offer instruction after students have enrolled and instruction has begun, the school shall provide a refund of all monies paid.
- M. Prior to calculating a refund, Title IV recipients who have not completed more than 60% of the payment period or period of enrollment, as per Federal regulations, will be subject to the provisions of the Return of Title IV. For specific information contact the school's Financial Aid Administrator.

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, products, unreturned school property, etc.) will be calculated separately at the time of withdrawal. All fees are identified in the catalog and the enrollment agreement. The failure of a student to notify the School Director in writing of withdrawal may delay refund of tuition due pursuant to section 5002(3) of the Education Law.

Official and Unofficial Withdrawals

American Beauty School defines an "Official Withdrawal" as a student, who for whatever reason, decides to discontinue their studies at our campus. This decision must be documented in writing and can be done with the Campus Director. An "Unofficial Withdrawal" can include a student who is absent from school for 14 calendar days (excluding cases of a Leave of Absence). A student will be dropped from the program on the next scheduled day of attendance after 14 calendar days has passed.

Termination

Any student not complying with the school's or state's policies and procedures may be expelled or suspended from the program. Any behavior deemed to be misconduct by the School Director, including but not limited to excessive absenteeism; rudeness; interruption of class; improper conduct; any action which causes or could cause bodily harm to a client, a student, or employee of the school; willful destruction of school property; theft or any illegal act, or other behavior not deemed acceptable, may result in immediate termination.

Tuition & Fees

Hairdressing & Cosmetology/ Hairdressing & Cosmetology Spanish	
Registration Fee	\$100.00
Textbooks*	\$325.00
Starter Kit*	\$675.00
Electronic Device*	\$300.00
<u>Tuition</u>	<u>\$15,300.00</u>
Total Tuition and Fees	\$16,700.00
Nail Specialty/	
Registration Fee	\$100.00
Textbooks*	\$280.00
Starter Kit*	\$395.00
<u>Tuition</u>	<u>\$3,000.00</u>
Total Tuition and Fees	\$3,775.00

Esthetics/ Esthetics Hybrid	
Registration Fee	\$100.00
Textbooks*	\$325.00
Starter Kit*	\$700.00
Electronic Device*	\$300.00
<u>Tuition</u>	<u>\$9,795.00</u>
Total Tuition and Fees	\$11,220.00

**Sales tax is applicable on Electronic Device, Textbooks, and Kit. The total does not reflect the added sales tax. All registration fees are non-refundable, unless student cancels enrollment within 7 business days of signing contract.*

Extra Instructional Charges

Once a student reaches their contracted graduation date and has not yet met all of the requirements in either exams/projects/services, or in actual hours, the student is given a grace period to make up those hours or assignments during which they are not required to pay any extra instructional charges (overtime). That grace period is 5% of the contracted program length. Any hours beyond the grace period will be charged at the hourly rate for that respective program. The hourly rate is as follows:

Hairdressing & Cosmetology:	\$15.30 per hour
Esthetics:	\$16.33 per hour
Nail Specialty:	\$12.00 per hour

Scholarship Policy

American Beauty School may accept the award of certain scholarships in the payment of a student's cost of attendance. A list of what scholarships may be available to the student is available in the Financial Aid Office. Many of the scholarships have different requirements in order to qualify, so please check with the Financial Aid office for that list, and the associated requirements for each.

Method of Payment

Methods of payment include full payment at time of signing the Enrollment Agreement, registration fee paid at time of signing agreement with balance paid prior to start date or through an approved financial assistance package. Payments may be made by cash, check, money order, or credit card. Students are responsible for paying the total tuition and fees and for repaying loans plus interest (if applicable). The school may prevent students from attending class until any applicable unpaid balance, or payments are satisfied.

Tuition Liability

Hairdressing & Cosmetology

Full-Time Day: Monday – Friday, 9:00am to 3:30pm, 6 hours/day, 30 hours/week, approx. 34 weeks

Refund Policy: 2 Terms: 17 weeks/term

Tuition: \$15,300.00

Term Charge: \$7,650.00

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$7,650.00
During the 2 nd Week:	20%	\$1,530.00	\$6,120.00
During the 3 rd Week:	35%	\$2,677.50	\$4,972.50
During the 4 th Week:	50%	\$3,825.00	\$3,825.00
During the 5 th Week:	70%	\$5,355.00	\$2,295.00
After the 5 th Week:	100%	\$7,650.00	\$0

Second Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	20%	\$1,530.00	\$6,120.00
During the 2 nd Week:	35%	\$2,571.63	\$4,972.50
During the 3 rd Week:	50%	\$3,673.75	\$3,825.00
During the 4 th Week:	70%	\$5,143.25	\$2,295.00
After the 4 th Week:	100%	\$7,347.50	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this schedule, each of these amounts needs to be added to \$7,870.55,1000, which was 100% earned by the school during the first term.

Part-Time Day: Monday – Friday, 9:00am to 1:00 pm, 4 hours/day, 20 hours/week, approx. 50 weeks

Refund Policy: 3 Terms: 17/17/16 weeks/term

Tuition: \$15,300.00

Term Charge: \$5,100.00

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$5,100.00
During the 2 nd Week:	20%	\$1,020.00	\$4,080.00
During the 3 rd Week:	35%	\$1,785.00	\$3,315.00
During the 4 th Week:	50%	\$2,550.00	\$2,550.00
During the 5 th Week:	70%	\$3,570.00	\$1,530.00
After the 5 th Week:	100%	\$5,100.00	\$0

Second or Third Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	20%	\$1,020.00	\$4,080.00
During the 2 nd Week:	35%	\$1,785.00	\$3,315.00
During the 3 rd Week:	50%	\$2,550.00	\$2,550.00



During the 4 th Week:	70%	\$3,570.00	\$1,530.00
After the 4 th Week:	100%	\$5,100.00	\$0

**This amount must be added to the total earned by the school in the first term, and second term (if the student discontinues training during the third term), in order to arrive at the overall student tuition liability for the program. For this schedule, each of these amounts needs to be added to \$5,100, which was 100% earned by the school during the first term, for second-term non-completers. For third-term non-completers, this amount needs to be added to \$10,495, which was 100% earned in previous terms.

Part-Time Day (18): Monday – Wednesday, 9:00am to 3:30pm, 6 hours/day, 18 hours/week, approx. 56 weeks

Refund Policy: 4 Quarters: 14 weeks/quarter

Tuition: \$15,300.00

Quarterly Charge: \$3,825.00

First Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	0	\$3825.00
During the 2 nd Week:	25%	\$956.25	\$2868.75
During the 3 rd Week:	50%	\$1912.50	\$1912.50
During the 4 th Week:	75%	\$2868.75	\$956.25
After the 4 th Week:	100%	\$3825.00	\$0

Second through Fourth Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	25%	\$956.25	\$2868.75
During the 2 nd Week:	50%	\$1912.50	\$1912.50
During the 3 rd Week:	75%	\$2868.75	\$956.25
After the 3 rd Week:	100%	\$3825.00	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this schedule, each of these amounts needs to be added to \$3825.00, which was 100% earned by the school during the first term.

Part-Time Eve: Monday – Wednesday, 6:00pm to 10:00pm, Sat 9:00 am- 1 pm, 4 hrs/night, 4 hrs/Sat, 16 hrs/week, approx. 63 weeks

Refund Policy: 4 Terms 16/16/16/15 weeks/quarters

Tuition: \$15,300.00

Term Charge: \$3,825.00

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1st Week:	0%	\$0	\$3,825.00
During the 2nd Week:	20%	\$675.00	\$3,150.00
During the 3rd Week:	35%	\$1,338.75	\$2,486.25
During the 4th Week:	50%	\$1,912.50	\$1,912.50
During the 5th Week:	70%	\$2,677.50	\$1,147.50
After the 5th Week:	100%	\$3,825.00	\$0

Second through Fourth Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
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During the 1st Week:	20%	\$675.00	\$3,150.00
During the 2nd Week:	35%	\$1,338.75	\$2,486.25
During the 3rd Week:	50%	\$1,912.50	\$1,912.50
During the 4th Week:	70%	\$2,677.50	\$1,147.50
After the 4th Week:	100%	\$3,825.00	\$0

** This amount must be added to the total earned by the school in the previous terms, if the student discontinues training during the second or subsequent terms, in order to arrive at the overall student tuition liability for the program. For this schedule, each of these amounts needs to be added to \$3,825.00, which was 100% earned by the school during the first term, for second-term non-completers. For third-term non-completers, this amount needs to be added to \$7,650.00, which was 100% earned in previous terms. For fourth term non-completers, this amount needs to be added to \$11,475.00, which was 100% earned in previous terms.

ESTHETICS

Full-Time Day: Monday – Friday, 9:00am to 3:30pm, 6 hours/day, 30 hours/week, approx. 20 weeks

Refund Policy: 2 Quarters: 15 weeks/quarter

Tuition: \$9,795.00

Quarterly Charge: \$4,897.50

First Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$4897.50
During the 2 nd Week:	25%	\$1224.37	\$3673.12
During the 3 rd Week:	50%	\$2448.75	\$2448.75
During the 4 th Week:	75%	\$3673.12	\$1224.37
After the 4 th Week:	100%	\$4897.50	\$0

Second Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	25%	\$1224.37	\$3673.12
During the 2 nd Week:	50%	\$2448.75	\$2448.75
During the 3 rd Week:	75%	\$3673.12	\$1224.37
After the 3 rd Week:	100%	\$4897.50	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this schedule, each of these amounts needs to be added to \$4,897.50, which was 100% earned by the school during the first term.

Part-Time Day 1: Monday – Wednesday, 9:00am to 3:30pm, 6 hours/day, 18 hours/week, approx. 34 weeks

Refund Policy: 2 Terms: 17 weeks/term

Tuition: \$9,795.00

Term Charge: \$4,897.50

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$4897.50
During the 2 nd Week:	20%	\$979.50	\$3918.00
During the 3 rd Week:	35%	\$1714.13	\$3183.37
During the 4 th Week:	50%	\$2448.75	\$2448.75
During the 5 th Week:	70%	\$3428.25	\$1469.25
After the 5 th Week:	100%	\$4897.50	\$0

Second Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	20%	\$979.50	\$3918.00
During the 2 nd Week:	35%	\$1714.13	\$3183.37
During the 3 rd Week:	50%	\$2448.75	\$2448.75
During the 4 th Week:	70%	\$3428.25	\$1469.25
After the 4 th Week:	100%	\$4897.50	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this particular schedule, each of these amounts needs to be added to \$4,897.50, which was 100% earned by the school during the first term.

Part-Time Day 2: Monday – Friday, 9:00am to 1:00pm, 4 hours/day, 20 hours/week, approx. 30 weeks

Refund Policy: 2 Terms: 15 weeks/term

Tuition: \$9,795.00

Term Charge: \$4,897.50

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$4897.50
During the 2 nd Week:	20%	\$979.50	\$3918.00
During the 3 rd Week:	35%	\$1714.13	\$3183.37
During the 4 th Week:	50%	\$2448.75	\$2448.75
During the 5 th Week:	70%	\$3428.25	\$1469.25
After the 5 th Week:	100%	\$4897.50	\$0

Second Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	20%	\$979.50	\$3918.00
During the 2 nd Week:	35%	\$1714.13	\$3183.37
During the 3 rd Week:	50%	\$2448.75	\$2448.75
During the 4 th Week:	70%	\$3428.25	\$1469.25
After the 4 th Week:	100%	\$4897.50	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this particular schedule, each of these amounts needs to be added to \$4897.50, which was 100% earned by the school during the first term.

Part-Time Eve: Monday/Wednesday/Thursday 6:00pm to 10:00pm, 4 hours/night, 12 hours/week, approx. 50 weeks

Refund Policy: 3 terms: 17, 17, & 16 weeks/terms

Tuition: \$9,795.00

Quarterly Charge: \$3,265.00

First Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$3265.00
During the 2 nd Week:	20%	\$653.00	\$2612.00
During the 3 rd Week:	35%	\$1142.75	\$2122.25



During the 4 th Week:	50%	\$1632.50	\$1632.50
During the 5 th Week:	70%	\$2285.50	\$979.50
After the 5 th Week:	100%	\$3265	\$0

Second Term:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
During the 1 st Week:	20%	\$653.00	\$2612.00
During the 2 nd Week:	35%	\$1142.75	\$2122.25
During the 3 rd Week:	50%	\$1632.50	\$1632.50
During the 4 th Week:	70%	\$2285.50	\$979.50
After the 4 th Week:	100%	\$3265	\$0

** This amount must be added to the total earned by the school in the first term, and second term (if the student discontinues training during the third term), in order to arrive at the overall student tuition liability for the program. For this particular schedule, each of these amounts needs to be added to \$3,265.00, which was 100% earned by the school during the first term, for second-term non-completers. For third-term non-completers, this amount needs to be added to \$6,530.00, which was 100% earned in previous terms.

NAIL SPECIALTY

Full-Time Day: Monday – Friday, 9:00am to 3:30pm, 6 hours/day, 30 hours/week, approx. 9 weeks

Refund Policy: 1 Quarters: 9 weeks/quarter

Tuition: \$3,000.00

Quarterly Charge: \$3,000.00*

First Quarter

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$3000.00
During the 2 nd Week:	25%	\$750.00	\$2250.00
During the 3 rd Week:	50%	\$1500.00	\$1500.00
During the 4 th Week:	70%	\$2250.00	\$750.00
After the 4 th Week:	100%	\$3000.00	\$0

Part-Time Day: Monday – Wednesday, 9:00am to 3:30pm, 6 hours/day, 18 hours/week, approx. 14 weeks

Refund Policy: 2 Quarters: 7 weeks/quarter

Tuition: \$3,000.00

Quarter Charge: \$1,500.00

First Quarter

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$1500.00
During the 2 nd Week:	25%	\$375.00	\$1125.00
During the 3 rd Week:	50%	\$750.00	\$750.00
During the 4 th Week:	70%	\$1125.00	\$325.00
After the 4 th Week:	100%	\$1500.00	\$0

Second Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
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Prior to or During the 1 st Week:	25%	\$375.00	\$1125.00
During the 2 nd Week:	50%	\$750.00	\$750.00
During the 3 rd Week:	70%	\$1125.00	\$325.00
After the 3 rd Week:	100%	\$1500.00	\$0

**This amount must be added to the total earned by the school in the first term in order to arrive at the overall student tuition liability for the program. For this particular schedule, each of these amounts needs to be added to \$1,500.00, which was 100% earned by the school during the first term.

Part-Time Eve: Monday – Wednesday, 6:00pm to 10 pm, 4 hours/day, 12 hours/week, approx. 21 weeks

Refund Policy: 3 Quarters: 7 weeks/quarter

Tuition: \$3,000.00

Quarter Charge: \$1000.00

First Quarter

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	0%	\$0	\$1000.00
During the 2 nd Week:	25%	\$250.00	\$750.00
During the 3 rd Week:	50%	\$500.00	\$500.00
During the 4 th Week:	70%	\$750.00	\$250.00
After the 4 th Week:	100%	\$1000.00	\$0

Second and Third Quarter:

Termination Occurs:	School Will Earn (Percentage):	School Will Earn (Dollars):**	Student Will Keep (Dollars):
Prior to or During the 1 st Week:	25%	\$250.00	\$750.00
During the 2 nd Week:	50%	\$500.00	\$500.00
During the 3 rd Week:	70%	\$750.00	\$250.00
After the 3 rd Week:	100%	\$1000.00	\$0

**This amount must be added to the total earned by the school in the first quarter, and second quarter (if the student discontinues training during the third quarter), in order to arrive at the overall student tuition liability for the program. For this particular schedule, each of these amounts needs to be added to \$1000.00, which was 100% earned by the school during the first quarter, for second-quarter non-completers. For third-quarter non-completers, this amount needs to be added to \$2000.00, which was 100% earned in previous quarters.

AS A GENERAL NOTE ABOUT THE “TUITION LIABILITY CHARTS,” FOR ALL OF THE SCHEDULES ABOVE: IN THE EVENT THAT A STUDENT DISCONTINUES THEIR ENROLLMENT DURING ANY GIVEN WEEK, THESE CHARTS ARE INTENDED TO ALLOW A PROSPECTIVE STUDENT TO SEE HOW MUCH OF THE TOTAL TUITION COST THEY WILL OWE THE SCHOOL. THESE CHARTS ONLY APPLY TO THE STUDENT’S LEDGER WITH REGARD TO INSTITUTIONAL REFUNDS, AND THEY DO NOT APPLY TO ANY RETURNS THAT MIGHT BE MADE TO THE U.S. DEPARTMENT OF EDUCATION WITH REGARD TO TITLE IV FUNDS. THESE CHARTS ONLY INCLUDE TUITION CHARGES, AND NO OTHER FEES OR EXPENSES LISTED IN THIS CATALOG, NOR ON ANY CORRESPONDING ENROLLMENT AGREEMENT.

Financial Aid Information

This information has been prepared to supplement the Student Guide, published by the United States Department of Education to help students and parents to understand the Financial Aid process. We hope it will answer your questions and will make the Financial Aid process easier for you.

FINANCIAL AID MECHANISM

Financial Aid is a mechanism that reduces out of pocket costs that students and/or parents must pay to obtain a specific postsecondary education. Presented differently, financial aid is money made available to help students meet the “cost of attendance”. Financial Aid is awarded to students who have “need”. “Need” is the difference the amount of money that the family will be expected to contribute to meet student costs and the “Cost of Attendance” at this school.



FINANCIAL AID PROGRAMS

The institution is approved for and participates in the following programs:

- ✓ Pell Grant
- ✓ Direct Subsidized Loan
- ✓ Direct Unsubsidized Loan
- ✓ Direct Parent Loan (PLUS)
- ✓ (SEOG) Supplemental Education Opportunity Grant
- ✓ TFC (Tuition Financing Credit Corp.)

SEOG is awarded to students with the lowest SAI (most financial need) who are also Pell Grant recipients, according to the availability of funds

FINANCIAL AID ASSISTANCE STUDENT ELIGIBILITY REQUIREMENTS

- Have Financial Aid need
- High School Diploma, GED
- Be a U.S. citizen or eligible non-citizen
- Be enrolled as a regular student in an eligible program, at least half time
- Make satisfactory academic and attendance progress
- Be registered with Selective Service or certify that there is no requirement to do so
- Agree to use any Federal Financial aid received solely for education purposes

The institution has been approved by the U.S. Department of Education, Office of Financial Assistance, and various state guarantee agencies for the following programs of financial assistance to assist eligible students to meet the expenses of their education of 600 hours or more.

MAXIMUM

Federal Pell Grant	\$7,395.00**
Federal Supplemental Education Opportunity Grants (FSEOG)	\$ TBD
Direct Subsidized Loan	\$3,500.00
Direct Unsubsidized Loan	\$6,000.00 (Independent) \$2,000.00 (Dependent)*
Direct Parent Plus Loans (PLUS)	(up to full cost of education, less other Financial Aid)

**Amount may change 7/1/2026

**Please note that in the instance that a dependent student's parent(s) be denied a Parent Plus Loan, the student may be eligible for the additional \$4,000*

DIRECT LOANS ARE SUBJECT TO AN ORIGINATION FEE AS PER THE U.S. DEPT. OF EDUCATION

The programs listed above are based on the students' need for financial assistance and the forms for applying for such aids are available at the school. The Financial Aid Advisor will explain the procedures and preparations of these forms.

COST OF ATTENDANCE

EXPECTED STUDENT AID INDEX (SAI) - FINANCIAL AID = NEED

Students receiving Financial Aid incur the following responsibilities:

- Students must maintain satisfactory academic and attendance progress in their course of study.
- Students enter their repayment period for Direct Loans six (6) months after completing the program, or six (6) months after they are terminated/withdrawn.
- Direct Unsubsidized Loans and Direct Subsidized Stafford loans have the same repayment terms; however, interest on the unsubsidized loans is the students' responsibility from the date of disbursement.
- Interest can be paid while you are in school or may be added to the principal by your lender, at the students' request.
- A parent of a dependent student may borrow up to the cost of education, less other expected financial aid, on the PLUS loan.

DETERMINING NEED

The Congressional Methodology (CM) Formula is approved by the U.S. Department of Education. This school uses it to compute the ability of the family to contribute to the cost of the student's training. The student aid index (SAI) is subtracted from



the cost of education to establish the student's need. The school awards Financial Aid to cover as much of the student need as possible.

TITLE IV APPLICATIONS USED BY THIS INSTITUTION ARE AS FOLLOWS:

Free Application for Federal Student Aid (FAFSA)

COST OF ATTENDANCE

Elements included in the budget are the actual cost of tuition, registration fee, books and supplies. Additionally, an allowance for the monthly cost of living is considered based upon the students' specific circumstances as follows:

Student Living with Parents with no Dependents	
Room and Board	\$1268
Transportation	\$283
Personal Misc.	\$355

All Others	
Room and Board	\$2282
Transportation	\$208
Personal Misc.	\$496

VERIFICATION PROCESS

Federal regulations require institutions to develop written policies and procedures for verification. American Beauty School is required to make these policies available to all applicants for financial aid, as well as prospective students upon request. To follow the regulations and achieve consistency governing this process, the following verification policies apply to all applicants for Title IV Financial Aid Programs. Under the regulations, this campus will not disburse PELL to any student, selected for verification, until completion of verification.

WHO MUST BE VERIFIED

The policy of American Beauty School shall be to verify those students "selected for verification". Applicants are "selected for verification" either by the Central Processing System (as evidenced by an asterisk (*) on the output document) or by the campus. If an application has been selected for verification the Financial Aid Officer will request documentation of pertinent information as appropriate.

PROCEDURES, FORMS, AND DISBURSEMENTS

During a Financial Aid Interview, prospective students will complete a Free Application for Federal Student Aid on the web and provide necessary documentation. Based on the information provided on the application the Financial Aid officer will determine the students' need for Title IV Financial Aid assistance. The applicant will then complete the applications which apply according to individual's preference and eligibility.

REFUNDS

If you discontinue your training and an overpayment exists the application of the refund will be made as follows; 1st to If you discontinue your training and an overpayment exists the application of the refund will be made as follows; 1st to Student Loans, 2nd to Pell, 3rd to the student. This order will be applied providing the student received funds from that program and in amounts not to exceed the amounts originally paid from each program.

Prior to calculating a refund, Title IV recipients who have not completed more than 60% of the payment period or period of enrollment, as per Federal regulations, will be subject to the provisions of the "Return of Title IV Funds". For specific information, contact the campus Financial Aid Officer. Title IV recipients authorize the campus to retain refunds in amounts equal to or less than \$1.00 to defray administrative expenses.

EDUCATION BENEFIT PROGRAMS OFFERED BY THE DEPARTMENT OF VETERAN AFFAIRS AND DEFENSE

- If you served in Active Duty, you might be eligible for education benefits offered by the Department of Veterans Affairs. For example, the Post-9/11 GI Bill® provides financial support for educational support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill ®.
- If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your Service prior to enrolling.
- If you are the spouse or child of a service member who is serving on active-duty Title 10 orders in the paygrades E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for



education, training, and/or the occupational license and credentials necessary for a portable career.

- If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill® benefits to you.

General Information for Schools in New York State

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

Licensed private career schools which are licensed by the New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help ensure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all nondegree granting proprietary schools. The schools are required to have their teachers' meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to ensure that all curriculum offered in the schools are educationally sound.

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

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

WHO CAN FILE A COMPLAINT?

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

WHAT CAN A STUDENT OR EMPLOYEE COMPLAIN ABOUT?

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

HOW CAN A COMPLAINT BE FILED BY A STUDENT OR EMPLOYEE?

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

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

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



appropriate action, then the Department may proceed with formal disciplinary charges.

WHAT IS THE TUITION REIMBURSEMENT FUND?

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

WHAT IS THE TUITION REFUND AND CANCELLATION POLICY?

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

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

WHAT SHOULD STUDENTS KNOW ABOUT "PRIVATE SCHOOL AGENTS?"

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

WHAT SHOULD STUDENTS KNOW ABOUT "GRANTS AND GUARANTEED STUDENT LOANS"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government). Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours--the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you.

It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the insurance premiums charged on these loans. Read and understand all the information and applications for financial aid grants and loans before signing.

WHERE CAN STUDENTS FILE A COMPLAINT, FILE A CLAIM TO THE TUITION REIMBURSEMENT FUND, OR GET ADDITIONAL INFORMATION?

Contact the New York State Education Department at:

New York State Education Department 116
West 32nd Street, 5th Floor
New York, New York 10001
Attention: Bureau of Proprietary School Supervision
(212) 643-4760



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

*Please note, complaints may also be made to the National Accrediting Commission of Career Arts & Sciences (NACCAS). The contact information for NACCAS appears in the "Accreditation" section of this catalog.

HIGHER EDUCATION AFTER GRADUATION

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

Information on E-Textbook and Devices

Students will have a subscription to an e-textbook that has an ending date of two years from activation. Students must also have adequate technology in order to effectively learn and participate in programs. Students may purchase a device through the school during enrollment or they may provide their own device that meets the minimum standards. Minimum system requirements can be found here: <https://www.milady.com/system-requirements>.

Outcome Rates

Annually, American Beauty School must submit data to our various oversight agencies regarding "outcomes." These rates are measured in three areas: how many students enroll in the program, versus how many complete the program (completion); how many students attempt all portions of the State Board Examination, versus how many pass it (licensure); and finally, how many students are eligible to be placed for employment, versus how many actually secure employment (placement).

The most recent years required for submission were 2023 and 2024, and the rates are as follows:

	2023	2024
COMPLETION:	79.4%	83.94%
PLACEMENT:	77.4%	80.65%
LICENSURE:	100%	100%

Please note that in order to comply with various Federal, State, and Local oversight agencies, American Beauty School is required to call employers that employ our graduates in order to verify placement.

Please note that the placement rate is calculated in accordance with our Accrediting Body's parameters.

Campus Security

The OPE Campus Security Website can be accessed at <http://ope.ed.gov/security>

Crime Incident	On Campus	Non-Campus Building or Property	Residential Facilities
Criminal Homicide - Murder and Non-Negligent Homicide - Negligent manslaughter	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Sex Offences	2022-0	2022-0	2022-0

- Forcible Sex Offences - Non-Forcible Sex Offences	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Robbery	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Aggravated Assault	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Burglary	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Motor Vehicle Theft	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Arson	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
The Crimes above by category or prejudice, and any other involving bodily injury reported to local police, agencies or to a campus security authority that shows evidence of prejudice based on race, gender, religion, sexual orientation, ethnicity or disability.	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0
Arrests for and persons referred for campus disciplinary action for liquor law violations, drug law violations, and illegal weapons possessions.	2022-0	2022-0	2022-0
	2023-0	2023-0	2023-0
	2024-0	2024-0	2024-0