

2228 E Cesar E Chavez Avenue LA CA 90033 323-372-6132 tel

www.zmsacademy.com

SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017 COSMETOLOGY PROGRAM 1600 CLOCK HOURS ON TIME COMPLETION RATES (GRADUATION RATE)

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate	
2017	7	5	3	60%	
2016	9	8	5	63%	

C+d ~ ~ +	Initiale	Datas
Student	initials:	Date:

JOB PLACEMENT RATES

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Be- gan Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	7	5	5	5	100%
2016	9	8	8	8	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training: https://www.bls.gov

GAINFULLY EMPLOYED CATEGORIES PART TIME VS FULL TIME EMPLOYMENT

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	5	0	5
2016	0	8	8



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SINGLE POSITION VS CONCURRENT POSITION

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	5	0	5
2016	8	0	8

SELF EMPLOYED FREE LANCE POSITIONS

Calendar Year	Graduates Employed who are Self-	Total Graduates
	Employed or Working Freelance	Employed in the Field
2017	5	5
2016	8	8

INSTITUTIONAL EMPLOYMENT

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2016	0	0

Student's Initials:	Date:	Initial only	after	you have had sufficient time to read and understand the information

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for free lance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hoursworkedinadayorweekmaybemoreorlessthanthetraditional8hourworkdayor40hourworkweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work free lance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student Initials:	Date:
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Initial only after you have had sufficient time to read and understand the information.

DAG THE ACADITY

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License Examination Passage Rates

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	5	5	5	0	100%
2016	8	8	7	0	88%

Licensure examination passa	age data is not available from the state	e agency administering	the examination. We are unable to
collect data from #	graduates. Student Initials:	Date:	
Initial only after you have ha	nd sufficient time to read and understa	and the information.	

SALARY AND WAGE INFORMATION INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	NoSalary
Year	Available for	Employed in		40 N. B.		1 - 1	Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2017	5	5					0
2016	8	8					0

Salary disclosures can be obtained from: https://www.bls.gov
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.
COST OF EDUCATIONAL PROGRAM
TOTAL CHARGES FOR THE COSMETOLOGY PROGRAM COMPLETING ON TIME IN 2017: \$12500.00
Total charges may be higher for students that do not complete on time.
TOTAL CHARGES FOR THE COSMETOLOGY PROGRAM COMPLETING ON TIME IN 2016: \$12500.00
Total charges may be higher for students that do not complete on time.
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.
FEDERAL STUDENT LOAN DEBT

Most recent three year cohort default rate, as reported by the United State Department of Education.1	The percentage of en- rolled students in 2017/16 receiving fed- eral student loans to pay for this program.	The percentage of graduates in 2017/16 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of 2017/16 graduates who took out federal student loans at this institution.
0	23	24	5321.00
0	21	32	5500.00

The percentage of students who defaulted on their federal student loan is called the Default Cohort Rate. It shows the percentage of students more that 270 days (9 months) behind on their student loan payment. Within 3 years of when the first payment was due. This is the most recent CDR reported by the US Dept of Education.



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Student Initials: Date	e:	
Initial only after you have had	sufficient time to read and understand the i	nformation.
you may have relating to com this sheet contains the inform Any questions a student may institution may be directed to	e Bureau of Private Postsecondary Education pletion rates, placement rates, starting salar nation calculated pursuant to state law. have regarding this fact sheet that has not be the Bureau for Private Postsecondary Educations www.bppe,ca,gov, toll free telephone number	ies, or license exam passage rates, een satisfactorily answered bu the ation at 1747 North Market, Suite
	Student Name-Print	Date
	Student Name-Signature	Date

DEFINITIONS

Date

School Official

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.

"Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.

"Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.

"On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.

"150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).

"150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.



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DEFINITIONS CONTINUED:

"Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.

"Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.

"Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.

"Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.

"Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.

"First Available Exam Date" is the date for the first available exam after a student completed a program.

"Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

"Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.

"Salary" is as reported by graduate or graduate's employer.

"No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

ZMS THE ACADEMY LLC

STUDENT'S RIGHT TO CANCEL - INSTITUTIONAL REFUND/DROP POLICY

Any monies due the student shall be refunded within 45 days of official cancellation or withdrawal.

Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A student is not accepted by the school.
- This student shall be entitled to a refund of all monies paid to the school except a non-refundable application fee of \$250.00.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
- A student who cancels his/her contract through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract is entitled to a refund of all monies paid to the school less an application fee of \$250.00.
- A student notifies the institution of his/her official withdrawal in writing, email, text or in person.
- A student is expelled by the institution.

For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address: ZMS THE ACADEMY 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 or by the date said information is delivered to the school administrator/owner in person. Written cancellations need not take any particular form.

Monies paid for student kits are refundable.

A student' on a leave of absence 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 school that the student will not be returning.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling

accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

Monies paid for supplies and equipment are refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. u If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

A student's account may be sent to collections for nonpayment.

If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

A student is entitled to a refund of monies not paid from federal student aid program funds.

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Identify all amounts paid for instruction less cost of equipment.

Subtract Registration/Application fee not to exceed \$250.00. The school does not charge a

registration fee the student is only charged an application fee of \$100.00.

Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the Federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Identify all amounts paid for instruction less cost of equipment.

Subtract the registration/application fee not to exceed \$250.00.

ZMS THE ACADEMY LLC 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 does not have a pending petition in bankruptcy, has never filed for bankruptcy petition within the preceding five (5) years, nor operated as a debtor in possession or had a petition of bankruptcy filed against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

You have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the agreement, which is until the first day of class session, or the seventh (7) calendar day after enrollment, whichever is later, the school will remit a refund less a registration fee, if applicable, within 30 days following your withdrawal. You are obligated to pay only for educational services rendered and for unreturned equipment.

IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT YOU OWE IS MORE THAN THE AMOUNT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

YOU MUST INFORM ZMS OF CANCELLING.

You may do so by email, text, in writing or in person. But please let us officially know.

If you have any complaints, questions, or problems that you cannot resolve with the school, write to the:

Bureau for Private Postsecondary Education

1747 North Market, Suite 225 Sacramento, CA 95834

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



2228 E Cesar E Chavez Avenue LA CA 90033 323-372-6132 tel

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SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017 BARBERING PROGRAM 1500 CLOCK HOURS

ON TIME COMPLETION RATES (GRADUATION RATE)

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	49	32	21	66%
2016	54	41	22	78%

Date:	Student Initials:
Date:	Student initials:

JOB PLACEMENT RATES

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Be- gan Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	49	32	32	32	100%
2016	54	41	41	38	93%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training: https://www.bls.gov

GAINFULLY EMPLOYED CATEGORIES PART TIME VS FULL TIME EMPLOYMENT

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	19	13	32
2016	20	21	41



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SINGLE POSITION VS CONCURRENT POSITION

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	32	0	32
2016	41	0	41

SELF EMPLOYED FREE LANCE POSITIONS

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	13	13
2016	21	21

INSTITUTIONAL EMPLOYMENT

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2016	0	0

Student's Initials:	Date:	Initial only after	you have had sufficient time to read	I and understand the information
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This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hoursworkedinadayorweekmaybemoreorlessthanthetraditional8hourworkdayor40hourworkweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin towork free lance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student Initials:	Date:		
Initial only after you l	nave had sufficient tir	ne to read and under	rstand the information



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License Examination Passage Rates

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	32	26	26	25	96%
2016	41	38	36	2	95%

Licensure examination passa	age data is not a	available from the state	agency administering the examina	ation. We are unable to
collect data from #	graduates. Stu	udent Initials:	_ Date:	
Initial only after you have ha	d sufficient time	ne to read and understan	nd the information.	

SALARY AND WAGE INFORMATION INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	NoSalary
Year	Available for	Employed in		-			Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2017	43	45				100000000000000000000000000000000000000	0
2016	41	41					0

Most recent three year cohort default rate, as reported by the United State Department of Education.1	The percentage of en- rolled students in 2017/16 receiving fed- eral student loans to pay for this program.	The percentage of graduates in 2017/16 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of 2017/16 graduates who took out federal student loans at this institution.
0-2017	69%	42%	6200.00
0-2016	67%	67%	6200.00

The percentage of students who defaulted on their federal student loan is called the Default Cohort Rate. It shows the percentage of students more that 270 days (9 months) behind on their student loan payment. Within 3 years of when the first payment was due. This is the most recent CDR reported by the US Dept of Education.



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Student Initials: Date	<u></u>	
Initial only after you have had	sufficient time to read and understand the i	nformation.
you may have relating to complete this sheet contains the inform Any questions a student may linstitution may be directed to	e Bureau of Private Postsecondary Education pletion rates, placement rates, starting salar ation calculated pursuant to state law. have regarding this fact sheet that has not be the Bureau for Private Postsecondary Educaww.bppe,ca,gov, toll free telephone numbe	een satisfactorily answered bu the
	Student Name-Print	Date
	Student Name-Signature	Date
	·	

DEFINITIONS

Date

School Official

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.

"Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.

"Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.

"On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.

"150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).

"150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.



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DEFINITIONS CONTINUED:

"Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.

"Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.

"Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.

"Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.

"Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.

"First Available Exam Date" is the date for the first available exam after a student completed a program.

"Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

"Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.

"Salary" is as reported by graduate or graduate's employer.

"No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

ZMS THE ACADEMY LLC

STUDENT'S RIGHT TO CANCEL - INSTITUTIONAL REFUND/DROP POLICY

Any monies due the student shall be refunded within 45 days of official cancellation or withdrawal. Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A student is not accepted by the school.
- This student shall be entitled to a refund of all monies paid to the school except a non-refundable application fee of \$250.00.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
- A student who cancels his/her contract through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract is entitled to a refund of all monies paid to the school less an application fee of \$250.00.
- A student notifies the institution of his/her official withdrawal in writing, email, text or in person.
- A student is expelled by the institution.

For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address: ZMS THE ACADEMY 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 or by the date said information is delivered to the school administrator/owner in person. Written cancellations need

Monies paid for student kits are refundable.

not take any particular form.

A student' on a leave of absence 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 school that the student will not be returning.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling

accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

Monies paid for supplies and equipment are refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. u If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

A student's account may be sent to collections for nonpayment.

If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

A student is entitled to a refund of monies not paid from federal student aid program funds.

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Identify all amounts paid for instruction less cost of equipment.

Subtract Registration/Application fee not to exceed \$250.00. The school does not charge a

registration fee the student is only charged an application fee of \$100.00.

Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the Federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Identify all amounts paid for instruction less cost of equipment.

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IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT YOU OWE IS MORE THAN THE AMOUNT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

YOU MUST INFORM ZMS OF CANCELLING.

You may do so by email, text, in writing or in person. But please let us officially know.

If you have any complaints, questions, or problems that you cannot resolve with the school, write to the:

Bureau for Private Postsecondary Education

1747 North Market, Suite 225 Sacramento, CA 95834

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



2228 E Cesar E Chavez Avenue LA CA 90033 323-372-6132 tel

www.zmsacademy.com

SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017 BODY ART TECHNICIAN FOR PERMANENT MAKEUP & TATTOO FOR BEGINNERS PROGRAM 600 CLOCK HOURS

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	11	11	10	91%
2016	6	6	6	100%

Student Initials:	Date:
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JOB PLACEMENT RATES

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Be- gan Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	11	11	11	11	100%
2016	6	6	6	6	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training: https://www.bls.gov

GAINFULLY EMPLOYED CATEGORIES PART TIME VS FULL TIME EMPLOYMENT

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	11	1 -	11
2016	6	0	6



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SINGLE POSITION VS CONCURRENT POSITION

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	11	0	11
2016	6	0	6

SELF EMPLOYED FREE LANCE POSITIONS

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field	
2017	11	11	
2016	6	6	

INSTITUTIONAL EMPLOYMENT

	THE THE THE PART OF THE PART O				
Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field			
2017	0	0			
2016	0	0			

Student's Initials:	Date:	Initial only after you have had sufficient time to read and understand the information.
Student's initials.	Date:	initial only after you have had sufficient time to read and understand the information

This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hoursworkedinadayorweekmaybemoreorlessthanthetraditional8hourworkdayor40hourworkweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work free lance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Studer	nt Initials:	Date:

Initial only after you have had sufficient time to read and understand the information.



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License Examination Passage Rates

Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	11	n/a	n/a	n/a	n/a
2016	6	n/a	n/a	n/a	n/a

Licensure examination passage data is not available from the state	agency administering the examination. We are unable to
collect data from # graduates. Student Initials:	_ Date:
Initial only after you have had sufficient time to read and understa	nd the information.

SALARY AND WAGE INFORMATION INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	NoSalary
Year	Available for	Employed in					Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2017	11	11					0
2016	6	6					0

Salary disclosures can be obtained from: https://www.bls.gov
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.
COST OF EDUCATIONAL PROGRAM
TOTAL CHARGES FOR THE BODY ART FOR BEGINNERS PROGRAM COMPLETING ON TIME IN 2017: \$7850.00
Total charges may be higher for students that do not complete on time.
TOTAL CHARGES FOR THE BODY ART FOR BEGINNERS PROGRAM COMPLETING ON TIME IN 2016: \$7850.00
Total charges may be higher for students that do not complete on time.
Student Initials: Date:
nitial only after you have had sufficient time to read and understand the information.
FEDERAL STUDENT LOAN DERT

Most recent three year cohort default rate, as reported by the United State Department of Education.1	The percentage of en- rolled students in 2017/16 receiving fed- eral student loans to pay for this program.	The percentage of graduates in 2017/16 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of 2017/16 graduates who took out federal student loans at this institution.
0	91%	91%	3850.00
0	0	0	3850.00

The percentage of students who defaulted on their federal student loan is called the Default Cohort Rate. It shows the percentage of students more that 270 days (9 months) behind on their student loan payment. Within 3 years of when the first payment was due. This is the most recent CDR reported by the US Dept of Education.



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Student Initials: Da	te:	
Initial only after you have ha	ad sufficient time to read and understand the i	nformation.
you may have relating to co this sheet contains the infor Any questions a student ma institution may be directed	he Bureau of Private Postsecondary Education impletion rates, placement rates, starting salar mation calculated pursuant to state law. In a hard has not be to the Bureau for Private Postsecondary Educate 400, Sacramento, Ca 95833, www.bppe,ca,go 6) 263-1897.	ies, or license exam passage rates, een satisfactorily answered bu the tion at 1747 North Market, Suite
	Student Name-Print	Date
	Student Name-Signature	Date
	School Official	Date

DEFINITIONS

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.

"Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.

"Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.

"On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.

"150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).

"150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.



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www.zmsacademy.com

DEFINITIONS CONTINUED:

"Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.

"Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.

"Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.

"Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.

"Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.

"First Available Exam Date" is the date for the first available exam after a student completed a program.

"Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

"Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.

"Salary" is as reported by graduate or graduate's employer.

"No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

ZMS THE ACADEMY LLC

STUDENT'S RIGHT TO CANCEL - INSTITUTIONAL REFUND/DROP POLICY

Any monies due the student shall be refunded within 45 days of official cancellation or withdrawal.

Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A student is not accepted by the school.
- This student shall be entitled to a refund of all monies paid to the school except a non-refundable application fee of \$250.00.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
- A student who cancels his/her contract through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract is entitled to a refund of all monies paid to the school less an application fee of \$250.00.
- A student notifies the institution of his/her official withdrawal in writing, email, text or in person.
- A student is expelled by the institution.

For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address: ZMS THE ACADEMY 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 or by the date said

information is delivered to the school administrator/owner in person. Written cancellations need not take any particular form.

Monies paid for student kits are refundable.

A student' on a leave of absence 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 school that the student will not be returning.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling

accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

Monies paid for supplies and equipment are refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. u If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

A student's account may be sent to collections for nonpayment.

If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

A student is entitled to a refund of monies not paid from federal student aid program funds.

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Identify all amounts paid for instruction less cost of equipment.

Subtract Registration/Application fee not to exceed \$250.00. The school does not charge a

registration fee the student is only charged an application fee of \$100.00.

Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the Federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Identify all amounts paid for instruction less cost of equipment.

Subtract the registration/application fee not to exceed \$250.00.

ZMS THE ACADEMY LLC 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 does not have a pending petition in bankruptcy, has never filed for bankruptcy petition within the preceding five (5) years, nor operated as a debtor in possession or had a petition of bankruptcy filed against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

You have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the agreement, which is until the first day of class session, or the seventh (7) calendar day after enrollment, whichever is later, the school will remit a refund less a registration fee, if applicable, within 30 days following your withdrawal. You are obligated to pay only for educational services rendered and for unreturned equipment.

IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT YOU OWE IS MORE THAN THE AMOUNT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

YOU MUST INFORM ZMS OF CANCELLING.

You may do so by email, text, in writing or in person. But please let us officially know.

If you have any complaints, questions, or problems that you cannot resolve with the school, write to the:

Bureau for Private Postsecondary Education

1747 North Market, Suite 225 Sacramento, CA 95834

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



2228 E Cesar E Chavez Avenue LA CA 90033 323-372-6132 tel

www.zmsacademy.com

SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017 ESTHETICIAN PROGRAM 600 CLOCK HOURS

ON TIME COMPLETION RATES (GRADUATION RATE)

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate
2017	20	20	13	65%
2016	45	21	15	71%

Student Initials:	Date:

JOB PLACEMENT RATES

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Be- gan Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	20	20	20	20	100%
2016	45	21	21	21	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training: https://www.bls.gov

GAINFULLY EMPLOYED CATEGORIES PART TIME VS FULL TIME EMPLOYMENT

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	10	10	20
2016	11	10	21



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SINGLE POSITION VS CONCURRENT POSITION

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	20	0	20
2016	21	0	21

SELF EMPLOYED FREE LANCE POSITIONS

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field
2017	10	10
2016	21	21

INSTITUTIONAL EMPLOYMENT

	THE THE THE TENT CONTINUE TO	
Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2016	0	0

Student's Initials: Date: I	nitial only after you have had sufficient time to read and understand the information.
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This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hoursworkedinadayorweekmaybemoreorlessthanthetraditional8hourworkdayor40hourworkweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work free lance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student	Initials:	Date:	

Initial only after you have had sufficient time to read and understand the information.



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www.zmsacademy.com

License Examination Passage Rates

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	20	22	20	2	91%
2016	21	20	20	1	95%

Licensure examination passage data is not available from the state agency administering the examination. We are unable to
collect data from # graduates. Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.

SALARY AND WAGE INFORMATION INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	NoSalary
Year	Available for	Employed in					Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2017	20	20					0
2016	21	21					0

Salary disclosures can be	e obtained from: https://www.bis.gov
Student Initials:	Date:
Initial only after you have h	ad sufficient time to read and understand the information.
	COST OF EDUCATIONAL PROGRAM
TOTAL CHARGES FOR T	HE ESTHETICIAN PROGRAM COMPLETING ON TIME IN 2017: \$7500.00
Total charges may be high	er for students that do not complete on time.
TOTAL CHARGES FOR T	HE ESTHETICIAN PROGRAM COMPLETING ON TIME IN 2016: \$7500.00
Total charges may be high	er for students that do not complete on time.
Student Initials:	Date:
Initial only after you have h	ad sufficient time to read and understand the information.
	FEDERAL STUDENT LOAN DEBT

Most recent three year cohort default rate, as reported by the United State Department of Education.1	The percentage of en- rolled students in 2017/16 receiving fed- eral student loans to pay for this program.	The percentage of graduates in 2017/16 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of 2017/16 graduates who took out federal student loans at this institution.
0	71	35	3500
0	75	75	3500

The percentage of students who defaulted on their federal student loan is called the Default Cohort Rate. It shows the percentage of students more that 270 days (9 months) behind on their student loan payment. Within 3 years of when the first payment was due. This is the most recent CDR reported by the US Dept of Education.



2228 E Cesar E Chavez Avenue LA CA 90033 323-372-6132 tel

www.zmsacademy.com

Student Initials: Date:		
Initial only after you have had suff	icient time to read and understand the info	rmation.
you may have relating to completi this sheet contains the information Any questions a student may have institution may be directed to the	reau of Private Postsecondary Education. Re on rates, placement rates, starting salaries, in calculated pursuant to state law. I regarding this fact sheet that has not been Bureau for Private Postsecondary Education bppe,ca,gov, toll free telephone number (88	or license exam passage rates, satisfactorily answered bu the at 1747 North Market, Suite
	Student Name-Print	Date
	Student Name-Signature	Date

DEFINITIONS

Date

School Official

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.

"Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.

"Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.

"On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.

"150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).

"150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.



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DEFINITIONS CONTINUED:

"Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.

"Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.

"Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.

"Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.

"Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.

"First Available Exam Date" is the date for the first available exam after a student completed a program.

"Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

"Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.

"Salary" is as reported by graduate or graduate's employer.

"No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

ZMS THE ACADEMY LLC

STUDENT'S RIGHT TO CANCEL - INSTITUTIONAL REFUND/DROP POLICY

Any monies due the student shall be refunded within 45 days of official cancellation or withdrawal.

Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A student is not accepted by the school.
- This student shall be entitled to a refund of all monies paid to the school except a non-refundable application fee of \$250.00.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
- A student who cancels his/her contract through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract is entitled to a refund of all monies paid to the school less an application fee of \$250.00.
- A student notifies the institution of his/her official withdrawal in writing, email, text or in person.
- A student is expelled by the institution.

For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address: ZMS THE ACADEMY 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 or by the date said information is delivered to the school administrator/owner in person. Written cancellations need not take any particular form.

Monies paid for student kits are refundable.

A student' on a leave of absence 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 school that the student will not be returning.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling

accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

Monies paid for supplies and equipment are refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. u If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

A student's account may be sent to collections for nonpayment.

If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

A student is entitled to a refund of monies not paid from federal student aid program funds.

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Identify all amounts paid for instruction less cost of equipment.

Subtract Registration/Application fee not to exceed \$250.00. The school does not charge a

registration fee the student is only charged an application fee of \$100.00.

Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the Federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Identify all amounts paid for instruction less cost of equipment.

Subtract the registration/application fee not to exceed \$250.00.

ZMS THE ACADEMY LLC 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 does not have a pending petition in bankruptcy, has never filed for bankruptcy petition within the preceding five (5) years, nor operated as a debtor in possession or had a petition of bankruptcy filed against it within the preceding five (5) years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

You have the right to withdraw from a course of instruction at any time. If you withdraw from the course of instruction after the period allowed for cancellation of the agreement, which is until the first day of class session, or the seventh (7) calendar day after enrollment, whichever is later, the school will remit a refund less a registration fee, if applicable, within 30 days following your withdrawal. You are obligated to pay only for educational services rendered and for unreturned equipment.

IF THE AMOUNT YOU HAVE PAID IS MORE THAN THE AMOUNT YOU OWE FOR THE TIME YOU ATTENDED, THEN A REFUND WILL BE MADE WITHIN 45 DAYS OF WITHDRAWAL. IF THE AMOUNT YOU OWE IS MORE THAN THE AMOUNT YOU HAVE ALREADY PAID, THEN YOU WILL HAVE TO MAKE ARRANGEMENTS TO PAY IT.

YOU MUST INFORM ZMS OF CANCELLING.

You may do so by email, text, in writing or in person. But please let us officially know.

If you have any complaints, questions, or problems that you cannot resolve with the school, write to the:

Bureau for Private Postsecondary Education

1747 North Market, Suite 225 Sacramento, CA 95834

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



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SCHOOL PERFORMANCE FACT SHEET CALENDAR YEARS 2016 & 2017 MANICURING PROGRAM 400 CLOCK HOURS

ON TIME COMPLETION RATES (GRADUATION RATE)

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Began the Program	Students Available for Graduation	Number of On- Time Graduates	On-Time Completion Rate	
2017	1	1	1	100%	
2016	2	2	2	100%	

Student Initials:	Date:
Student initials:	Date:

JOB PLACEMENT RATES

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Number of Students Who Be- gan Program	Number of Graduates	Graduates Available for Employment	Graduates Employed in the Field	Placement Rate % Employed in the Field
2017	1	1	1	1	100%
2016	2	2	2	2	100%

You may obtain from the institution a list of the employment positions determined to be in the field for which a student received education and training: https://www.bls.gov

GAINFULLY EMPLOYED CATEGORIES

PART TIME VS FULL TIME EMPLOYMENT

INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING

Calendar Year	Graduate Employed in the Field 20-29 Hours Per Week	Graduates Employed in the Field at Least 30 Hours Per Week	Total Graduates Employed in the Field
2017	0	1	1
2016	0	2	2



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SINGLE POSITION VS CONCURRENT POSITION

Calendar Year	Graduates Employed in the Field in a Single Position	Graduates Employed in the Field in Concurrent Aggregated Positions	Total Graduates Employed in the Field
2017	1	0	1
2016	7	0	7

SELF EMPLOYED FREE LANCE POSITIONS

Calendar Year	Graduates Employed who are Self- Employed or Working Freelance	Total Graduates Employed in the Field	
2017	0	0	
2016	2	2	

INSTITUTIONAL EMPLOYMENT

Calendar Year	Graduates Employed in the Field who are Employed by the Institution, an Employer Owned by the Institution, or an Employer who Shares Ownership with the Institution.	Total Graduates Employed in the Field
2017	0	0
2016	0	0

Student's Initials:	Date:	Initial only aft	er you have had suffic	ient time to read and	understand the information.
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This program may result in freelance or self-employment.

- The work available to graduates of this program is usually for freelance or self-employment.
- This type of work may not be consistent.
- The period of employment can range from one day to weeks to several months.
- Hoursworkedinadayorweekmaybemoreorlessthanthetraditional8hourworkdayor40hourworkweek.
- You can expect to spend unpaid time expanding your networks, advertising, promoting your services, or honing your skills.
- Once graduates begin to work free lance or are self-employed, they will be asked to provide documentation that they are employed as such so that they may be counted as placed for our job placement records.
- Students initialing this disclosure understand that either a majority or all of this school's graduates are employed in this manner and understand what comprises this work style.

Student	Initials:	Date:	

Initial only after you have had sufficient time to read and understand the information.



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License Examination Passage Rates

Calendar Year	Number of Graduates in Calendar Year	Number of Graduates Taking Exam	Number Who Passed First Available Exam Exam	Number Who Failed First Available Exam	Passage Rate
2017	1	1	26	0	100%
2016	2	2	3	0	100%

Licensure examination passa	age data is not available from the state	e agency administering the examination. We are unable to
collect data from #	graduates. Student Initials:	Date:
Initial only after you have ha	ed sufficient time to read and understa	and the information.

SALARY AND WAGE INFORMATION INCLUDES DATA FOR THE TWO CALENDAR YEARS PRIOR TO REPORTING Annual salary and wages reported for graduates employed in the field.

Calendar	Graduates	Graduates	\$20,001	\$35,001	\$40,001	\$45,001	NoSalary
Year	Available for	Employed in					Information
	Employment	Field	\$25,000	\$40,000	\$45,000	\$50,000	Reported
2017	1	1					0
2016	2	2					0

Salary disclosures can be obtained from: https://www.bls.gov
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.
COST OF EDUCATIONAL PROGRAM
TOTAL CHARGES FOR THE MANICURING PROGRAM COMPLETING ON TIME IN 2017: \$3250.00
Total charges may be higher for students that do not complete on time.
TOTAL CHARGES FOR THE MANICURING PROGRAM COMPLETING ON TIME IN 2016: \$3250.00
Total charges may be higher for students that do not complete on time.
Student Initials: Date:
Initial only after you have had sufficient time to read and understand the information.
FEDERAL STUDENT LOAN DEBT

Most recent three year cohort default rate, as reported by the United State Department of Education.1	The percentage of en- rolled students in 2017/16 receiving fed- eral student loans to pay for this program.	The percentage of graduates in 2017/16 who took out federal student loans to pay for this program.	The average amount of federal student loan debt of 2017/16 graduates who took out federal student loans at this institution.
0	0	0	0
0	0	0	0

The percentage of students who defaulted on their federal student loan is called the Default Cohort Rate. It shows the percentage of students more that 270 days (9 months) behind on their student loan payment. Within 3 years of when the first payment was due. This is the most recent CDR reported by the US Dept of Education.



Student Initials: _____ Date:___

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Initial only after you have had sufficient time to read and understand the information.
This fact sheet is filed with the Bureau of Private Postsecondary Education. Regardless of any information you may have relating to completion rates, placement rates, starting salaries, or license exam passage rates,
this sheet contains the information calculated pursuant to state law.
Any questions a student may have regarding this fact sheet that has not been satisfactorily answered bu the
institution may be directed to the Bureau for Private Postsecondary Education at 1747 North Market , Suite
225, Sacramento, Ca 95833, www.bppe,ca,gov, toll free telephone number (888) 370-7589 or by fax (916)
263-1897.

Student Name-Print	Date
Student Name-Signature	Date
School Official	Date

DEFINITIONS

"Number of Students Who Began the Program" means the number of students who began a program who were scheduled to complete the program within 100% of the published program length within the reporting calendar year and excludes all students who cancelled during the cancellation period.

"Students Available for Graduation" is the number of students who began the program minus the number of students who have died, been incarcerated, or been called to active military duty.

"Number of On-time Graduates" is the number of students who completed the program within 100% of the published program length within the reporting calendar year.

"On-time Completion Rate" is the number of on-time graduates divided by the number of students available for graduation.

"150% Graduates" is the number of students who completed the program within 150% of the program length (includes on-time graduates).

"150% Completion Rate" is the number of students who completed the program in the reported calendar year within 150% of the published program length, including on-time graduates, divided by the number of students available for graduation.



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DEFINITIONS CONTINUED:

"Graduates Available for Employment" means the number of graduates minus the number of graduates unavailable for employment.

"Graduates Unavailable for Employment" means the graduates who, after graduation, die, become incarcerated, are called to active military duty, are international students that leave the United States or do not have a visa allowing employment in the United States, or are continuing their education in an accredited or bureau-approved postsecondary institution.

"Graduates Employed in the Field" means graduates who beginning within six months after a student completes the applicable educational program are gainfully employed, whose employment has been reported, and for whom the institution has documented verification of employment. For occupations for which the state requires passing an examination, the six months period begins after the announcement of the examination results for the first examination available after a student completes an applicable educational program.

"Placement Rate Employed in the Field" is calculated by dividing the number of graduates gainfully employed in the field by the number of graduates available for employment.

"Number of Graduates Taking Exam" is the number of graduates who took the first available exam in the reported calendar year.

"First Available Exam Date" is the date for the first available exam after a student completed a program.

"Passage Rate" is calculated by dividing the number of graduates who passed the exam by the number of graduates who took the reported licensing exam.

"Number Who Passed First Available Exam" is the number of graduates who took and passed the first available licensing exam after completing the program.

"Salary" is as reported by graduate or graduate's employer.

"No Salary Information Reported" is the number of graduates for whom, after making reasonable attempts, the school was not able to obtain salary information.

ZMS THE ACADEMY LLC

STUDENT'S RIGHT TO CANCEL - INSTITUTIONAL REFUND/DROP POLICY

Any monies due the student shall be refunded within 45 days of official cancellation or withdrawal.

Official cancellation or withdrawal shall occur on the earlier of the dates that:

- A student is not accepted by the school.
- This student shall be entitled to a refund of all monies paid to the school except a non-refundable application fee of \$250.00.
- A student (or in the case of a student under legal age, his/her parent or guardian) cancels his/her contract and demands his/her money back in writing, through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. In this case all monies collected by the school shall be refunded except a non-refundable application fee. This policy applies regardless of whether or not the student has actually started training.
- A student who cancels his/her contract through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract is entitled to a refund of all monies paid to the school less an application fee of \$250.00.
- A student notifies the institution of his/her official withdrawal in writing, email, text or in person.
- A student is expelled by the institution.

For official cancellations as defined in paragraphs b, c, d, or e, the cancellation date will be determined by the postmark on written notification at the following address: ZMS THE ACADEMY 2228 E Cesar E Chavez Avenue, Los Angeles, California 9003 or by the date said information is delivered to the school administrator/owner in person. Written cancellations need not take any particular form.

Monies paid for student kits are refundable.

A student' on a leave of absence 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 school that the student will not be returning.

You have the right to cancel your enrollment contract and obtain a refund of charges paid through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. YOU MUST CANCEL IN WRITING. Students do not have the right to cancel by telephoning the school or by not coming to class.

Any monies due a student who unofficially withdraws from the institution shall be refunded within 45 days of a determination by the institution that the student has withdrawn without notifying the institution. Unofficial withdrawals are monitored every 30 days and a determination is made to withdraw a student who has been absent from school for 14 or more consecutive calendar days; the withdrawal date that will be used in this calculation is the student's actual last date of attendance. When situations of mitigating circumstances are in evidence, such as serious illness, a disabling

accident, or death in the immediate family, the school may make a settlement that is reasonable and fair to both parties.

All extra costs, such as books, equipment, graduation fees, application fee, rentals, and other such charges, are not considered in the tuition adjustment computation if the charges are itemized separately in the enrollment contract.

Monies paid for supplies and equipment are refundable through attendance of the first day of class or the seventh (7) calendar day of signing the enrollment contract, whichever is later. u If a course and/or program is cancelled subsequent to a student's enrollment, and before instruction in the course and/or program has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

If a course and/or program is cancelled and ceases to offer instruction after the student has enrolled and instruction has begun, the school shall either provide a full refund of all monies paid or provide completion of the course and/or program.

A student's account may be sent to collections for nonpayment.

If the school closes permanently and no longer offers instruction after a student has enrolled, the school will provide a pro rata refund of tuition to the student.

A student is entitled to a refund of monies not paid from federal student aid program funds.

Students are responsible for the amount owed. If a student obtains a student loan, he/she is responsible for repaying the loan amount, plus interest, less the amount of any refund. The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

If you are eligible for a loan guaranteed by the federal or state government and you default on the loan, both of the following may occur:

The federal or state government or a loan guarantee agency may take action against the student, including applying any income tax refund to which the person is entitled to reduce the balance owed on the loan.

You may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the federal Higher Education Act of 1965.

Identify all amounts paid for instruction less cost of equipment.

Subtract Registration/Application fee not to exceed \$250.00. The school does not charge a

registration fee the student is only charged an application fee of \$100.00.

Apply a pro rata refund based on the percentage of scheduled hours completed in the program.

An institution that participates in the federal student financial aid programs complies with this article by complying with applicable regulations of the federal student financial aid programs under Title IV of the Federal Higher Education Act of 1965.

The institution shall also provide a pro rata refund of non-federal student financial aid program monies paid for institutional charges to students who have completed 60 percent or less of the period of attendance.

Identify all amounts paid for instruction less cost of equipment.

Subtract the registration/application fee not to exceed \$250.00.

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