

Tammy Beauty Academy

12235 Beach Boulevard, Unit 2

Stanton, CA 90680

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CATALOG

(1/4/16 - 12/31/17)

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MISSION

Tammy Beauty Academy offers a postsecondary program in cosmetology to train students to become competent as cosmetologists, manicurists, esthetician in the cosmetology and beauty industries.

OBJECTIVES

To provide the highest quality of cosmetic education to students who strive to better themselves by pursuing these trainings for licensure exams (applies to students pursuing programs in cosmetology, manicuring, and/or skin care). The cosmetology, skin care, and manicuring programs are offered to any student who meets the qualifications for admission.

Graduates from Tammy Beauty Academy will obtain fundamental skills and understanding of the cosmetology and beauty industries. They will be better prepared to take licensure exams. After obtaining licenses in their respective programs, these students will be able to explore career opportunities in the cosmetology and beauty industries as cosmetologists, manicurist and cosmetician.

COURSES DESCRIPTION

Tammy Beauty Academy offers courses of study in cosmetology, skin care, and manicuring. All courses will be held at 12235 Beach Boulevard, Unit 2, Stanton, CA 90680. Each program has number of clock-hour requirement for students to complete and to be qualified to take licensure examinations administered by the California Board of Barbering and Cosmetology or to apply for local permit to operate. Students in the cosmetology, skin care and/or manicurist program must complete the required clock hours in each respective program and must pass the Board examinations in order to obtain licenses that will lead to employment. Below is an outline of each respective course assigned by the number of required hours to complete the program:

| | |
|--------------------|------------------|
| Cosmetology Course | 1600 clock hours |
| Skin Care Course | 600 clock hours |
| Manicurist Course | 400 clock hours |

COSMETOLOGY COURSE – 1600 clock hours

The curriculum for Cosmetology Course shall consist of sixteen hundred (1600) clock hours of technical instruction and practical operations covering all practices constituting the art of cosmetology pursuant to Section 7316 of the Barbering and Cosmetology Act. Technical instruction covers instruction by demonstration, lecture, classroom participation, or examination and practical operation means the actual performance by the student of a complete service on another person or on a mannequin. Such technical instruction and practical operations shall include:

| Subject | Minimum Hours of Technical Instruction | Minimum Practical Operations |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-------------------------------------|
| (1) The Barbering and Cosmetology Act and the Board's Rules and Regulations. | 20 | |
| (2) Cosmetology Chemistry (Shall include the chemical composition and purpose of cosmetic, nail, hair and skin care preparations. Shall also include the elementary chemical makeup, chemical skin peels, physical and chemical changes of matter.) | 20 | |
| (3) Health and Safety/Hazardous Substances (Shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.) | 20 | |
| (4) Theory of Electricity in Cosmetology (Shall include the nature of electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.) | 5 | |
| (5) Disinfection and sanitation (Shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.) | 20 | 10 |
| (6) Bacteriology, anatomy and physiology. | 15 | |
| (7) Wet Hair Styling (Shall include hair analysis, shampooing, fingerwaving, pin curling and comb-outs.) | 25 | 200 |
| (8) Thermal Hair Styling | | |

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|
| (Shall include hair analysis, straightening, waving, curling with hot combs and hot curling irons, and blower styling.) | | |
| (A) Thermal styling | 20 | 40 |
| (B) Press and curl | 20 | |
| (9) Permanent Waving (Shall include hair analysis, chemical and heat permanent waving.) | 20 | 80 |
| (10) Chemical Straightening (Shall include hair analysis and the use of sodium hydroxide and other base solutions.) | 20 | 25 |
| (11) Haircutting (Shall include hair analysis and the use of the razor, scissors, electric clippers, and thinning shears, for wet and dry cutting.) | 20 | 80 |
| (12) Haircoloring and Bleaching (Shall include hair analysis, predisposition tests, safety precautions, formula mixing, tinting, bleaching, and the use of dye removers. Shall not include any credit for color rinses.) | | |
| (A) Haircoloring | 40 | 50 |
| (B) Bleaching | 20 | |
| (13) Scalp and Hair Treatments (Shall include hair and scalp analysis, scientific brushing, electric and manual scalp manipulation, and other hair treatments.) | 5 | 20 |
| (14) Facials | | |
| (A) Manual (Shall include cleansing, scientific manipulations, packs, and masks.) | 5 | 10 |
| (B) Electrical (Shall include the use of electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face.) | 10 | 15 |
| (C) Chemicals (Shall include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification.) | 10 | 15 |

All practical operations must be performed in accordance with Section 992 regarding skin peeling.)

| | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|
| (15) Eyebrow Arching and Hair Removal (Shall include the use of wax, tweezers, electric or manual, and depilatories for the removal of superfluous hair.) | 10 | 20 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----|

| | | |
|----------------------------------------------------------------------------------------------------------------------------------------------|----|----|
| (16) Makeup (Shall include skin analysis, complete and corrective makeup, lash and brow tinting, and the application of false eyelashes.) | 15 | 10 |
|----------------------------------------------------------------------------------------------------------------------------------------------|----|----|

(17) Manicuring and Pedicuring

| | | |
|--------------------------------------------------------------------------------|---|----|
| (A) Water and oil manicure, including nail analysis, and hand and arm massage. | 5 | 15 |
|--------------------------------------------------------------------------------|---|----|

| | | |
|-----------------------------------------------------------------------------|---|----|
| (B) Complete pedicure, including nail analysis, and foot and ankle massage. | 5 | 10 |
|-----------------------------------------------------------------------------|---|----|

(C) Artificial nails

| | | |
|-----------------------------------------|----|----------|
| 1. Acrylic: Liquid and powder brush-ons | 10 | 50 Nails |
|-----------------------------------------|----|----------|

| | | |
|-------------------------|----|----------|
| 2. Artificial nail tips | 10 | 50 Nails |
|-------------------------|----|----------|

| | | |
|---------------------------|---|----------|
| 3. Nail wraps and repairs | 5 | 20 Nails |
|---------------------------|---|----------|

(c) The board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service record cards.

(d) No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, woodwork, toilets, or windows.

SKIN CARE COURSE – 600 clock hours

The curriculum for students enrolled in a skin care course shall consist of six hundred (600) clock hours of technical instruction and practical operations covering all practices of an esthetician, pursuant to Section 7316 of the Barbering and Cosmetology Act.

For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person. Such technical instruction and practical operations shall include:

| Subject | Minimum Hours of Technical Instruction | Minimum Practical Operations |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------------------------------|
| (1) The Barbering and Cosmetology Act and the Board's Rules and Regulations. | 10 | |
| (2) Chemistry pertaining to the practices of an esthetician. (Shall include the chemical composition and purpose of cosmetic and skin care preparation. Shall also include the elementary chemical makeup, chemical skin peels, physical and chemical changes of matter.) | 10 | |
| (3) Health and Safety/Hazardous Substances (Shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.) | 20 | |
| (4) Electricity (Shall include the nature of electrical current, principles of operating electrical devices, and the various safety precautions used when operating electrical equipment.) | 10 | |
| (5) Disinfection and sanitation (Shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.) | 10 | 10 |
| (6) Bacteriology, anatomy, physiology, skin analysis and conditions. | 15 | |
| (7) Facials | | |

(A) Manual 20 40
(Shall include cleansing, scientific manipulations, packs and masks.)

(B) Electrical 30 60
(Shall include the use of electrical modalities, including dermal lights and electrical apparatus, for facials and skin care purposes; however, machines capable of producing an electrical current shall not be used to stimulate so as to contract, or for the purpose of contracting, the muscles of the body or face.)

(C) Chemicals 20 40
(Shall include chemical skin peels, packs, masks and scrubs. Training shall emphasize that only the non-living, uppermost layers of facial skin, known as the epidermis, may be removed, and only for the purpose of beautification. All practical operations must be performed in accordance with Section 992 regarding skin peeling.)

(8) Eyebrow Arching and Hair Removal
(Shall include the use of wax, tweezers, manual or electrical, and depilatories for the removal of superfluous hair.)

(A) Tweezers 5 10

(B) Wax and depilatories 20 40

(9) Make-up 20 40
(Shall include skin analysis, complete and corrective make-up, and the application of false eyelashes.)

(c) The board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service record cards.

(d) No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, woodwork, toilets, or windows.

MANICURIST COURSE – 400 clock hours

The curriculum for students enrolled in a nail care course shall consist of four hundred (400) clock hours of technical instruction and practical operations covering all practices of a manicurist, pursuant to Section 7316 of the Barbering and Cosmetology Act.

For the purpose of this section, technical instruction shall mean instruction by demonstration, lecture, classroom participation, or examination; practical operation shall mean the actual performance by the student of a complete service on another person or on a mannequin. Such technical instruction and practical operations shall include:

| Subject | Minimum Hours of Technical Instruction | Minimum Practical Operations |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------|
| (1) The Barbering and Cosmetology Act and the Board's Rules and Regulations. | 10 | |
| (2) Cosmetology Chemistry related to manicuring practices. (Shall include the chemical composition and purpose of nail care preparations.) | 10 | |
| (3) Health and Safety/Hazardous Substances (Shall include training in chemicals and health in establishments, material safety data sheets, protection from hazardous chemicals and preventing chemical injuries, health and safety laws and agencies, ergonomics, and communicable diseases, including HIV/AIDS and Hepatitis B.) | 15 | |
| (4) Disinfection and sanitation (Shall include procedures to protect the health and safety of the consumer as well as the technician. The ten required minimum operations shall entail performing all necessary functions for disinfecting instruments and equipment as specified in Sections 979 and 980. Disinfection should be emphasized throughout the entire training period and must be performed before use of all instruments and equipment.) | 10 | 10 |
| (5) Bacteriology, anatomy and physiology. | 10 | |
| (6) Water and oil manicures, including hand and arm massage. | 15 | 40 |
| (7) Complete pedicure, including foot and ankle massage. | 10 | 20 |
| (8) Application of Artificial Nails | | |
| (A) Acrylic: Liquid and powder brush-ons | 15 | 80 Nails |
| (B) Nail tips | 10 | 60 Nails |

(C) Nail wraps and repairs

5

40 Nails

(c) The board recommends that schools provide training in the area of communication skills that includes professional ethics, salesmanship, decorum, record keeping, and client service record cards.

(d) No credit of any type shall be given for time spent in laundering towels or in washing or scrubbing floors, walls, woodwork, toilets, or windows.

CAREER OPPORTUNITIES

Tammy Beauty Academy offers these courses specifically to train the student the necessary skills along with solid fundamentals of theoretical and practical applications to prepare them for rewarding career opportunities in cosmetology and beauty industries.

After completing the course of study and passing the required California Board licensure examination for the respective curriculum, the student is qualified to seek employment as outlines below for their respective program:

| | |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------|
| COSMETOLOGY COURSE | The occupations that the course of study is represented to lead are careers as hairdressers, hairstylists, or cosmetologists. |
| SKIN CARE COURSE | The occupations that the course of study is represented to lead careers as skin care specialists. |
| MANICURIST COURSE | The occupations that the course of study is represented to lead are careers as nail care specialists. |

INSTRUCTORS AND QUALIFICATIONS

Ms. Lien Dinh

Ms. Dinh has cosmetology and esthetician licenses with from Board of Barbering and Cosmetology. She has over fifteen years of experience as a cosmetologist instructor.

Ms. Dinh has overall nineteen years of experience in the field of cosmetology.

Ms. Anna Do

Ms. Do has a cosmetology and esthetician licenses from Board of Barbering and Cosmetology. She has over eleven years of experience s a cosmetologist instructor.

Ms. Do has overall eleven years of experience in the field of cosmetology.

Ms. Evelyn Newgent

Licensed cosmetologist from Board of Barbering and Cosmetology. Ms. Newgent has over three years of experience in the field of cosmetology.

Ms. Trinh Trinh

Licensed cosmetologist from Board of Barbering and Cosmetology. Ms. Newgent has over ten years of experience in the field of cosmetology.

FACILITIES AND EQUIPMENT

Tammy Beauty Academy is located at 12235 Beach Boulevard, Unit 2, Stanton, CA 90680. This facility is an office suite of approximately 4,646 square feet. All classes for three programs will be held at this location.

Classrooms are dedicated for cosmetology and skin care students and the designated Manicure Area will be used to teach manicuring students. The computer area is where students can utilize the computer to conduct employment search and to practice for the written exams before the actual test date. All equipments relating to cosmetology and skin care programs are placed in their respective classroom and/or immediately outside of the respective classroom. All manicuring related equipments will be designated at the Manicure Area.

Tammy Beauty Academy will own all equipments and furniture used to teach students in the three programs. All equipments will meet the standards prescribed by the Code and will be sufficient to enable students to achieve the educational objectives of each educational program.

LIBRARY AND OTHER LEARNING RESOURCES

Tammy Beauty Academy will designate an area The COMPUTER AREA that is equipped with two computers dedicated for students preparing for Board examination only, not to do any other unrelated work that is not relevant to preparation for Board exam. Students may use the internet on the computer to conduct employment search and to prepare for interviews, etc.

Students may borrow reference materials from the office only to be used only in school or in classroom. Student ID must be held while the student is borrowing the reference materials during school hours. Students may make copies of reference materials. Students are not permitted to remove reference materials from school without an explicit approval from the school staff.

Tammy Beauty Academy does not have a library dedicated for students. Cosmetology reference materials and computers are sufficient to support students' educational needs.

SERVICES

Tammy Beauty Academy will have available a copy machine for students to use at no charge to make copies of educational and/or employment postings only. Other services will be the usage of computers for exam preparations and/or employment searches.

PLACEMENT SERVICES

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement. Tammy Beauty Academy does not offer job placement services. The institution does not guarantee job placement to its students upon enrollment. The school's policy is to post available job listings on the board at a common area daily for all students to see.

HOUSING

Tammy Beauty Academy does not have dormitory facilities. The institution does not provide that service to students; students are responsible for their own housing arrangement. Students can find housing located within 10 miles from the institution. The cost of the housing ranges from \$850 - \$899 for a studio, \$950 - \$999 for 1-bedroom apartment, and \$1,310 - \$1,750 for 2-bedroom apartment. These prices are subject to fluctuations of market rates.

VISA

Tammy Beauty Academy does not admit students from other countries who are not currently residing in California. The institution does not provide visa services nor will it vouch for student status.

EXPERIENTIAL CREDIT

Tammy Beauty Academy does not award credit for prior experiential learning.

ATTENDANCE POLICY

Tammy Beauty Academy will carefully record attendance of students in order to track their clock hours for State Board license exams. All students must meet clock hours requirements of their respective course of study in order to complete their course requirements and to qualify for licensure exams of the respective program. Students are required to record their clock hours at the beginning and end of each class attended using an industry standard time-punched clock, which is to be retained at Tammy Beauty Academy all time.

The time cards are the property of the Tammy Beauty Academy and must remain at the premises at all times. The student is only allowed to punch time card for himself or herself and not permitted to punch time card for another student.

TARDINESS AND DROPOUT POLICY

Any student who attends class later than 30 minutes after the beginning of theoretical class may not clock in his or her hours for that session. Students who are habitually tardy (five times or more) will be notified by the director. If the forewarned student does not make genuine effort to rectify his or her attendance and continue to classes without reason(s) or proper explanation(s),

he/she will be suspended from the program. Reinstatement to the program only if the director determines that the student has rededicated himself or herself and will make genuine effort to complete the course of study after meeting with the director.

Any student who misses three consecutive classes without adequate reason(s) or proper explanation(s) will receive written notification from the president. If the student continues to miss class for a period of more than twenty one days without notifying the office manager, then the student is considered "dropout" from the program.

LEAVE OF ABSENCE POLICY

Occasionally, the student may experience extended personal, medical or other issues, which are difficult for the student to attend classes. Tammy Beauty Academy may allow the student under such circumstances to take a leave-of-absence (LOA) from the program for up to two (2) ninety-day (90) periods. The total days of LOA may not exceed 180 days and each LOA must be a minimum of 21 days. The student must complete and submit Leave-of-Absence Request form to the office manager and may take LOA only after receiving approval from the office manager. On the LOA Request form, the student must state the reasons for LOA.

Under no circumstances can the school grant more than two (2) LOA's within a 12-month period unless approved by the president. The student taking LOA will not incur any tuition charges during period of LOA. The student will retain all credit for clock hours and work projects completed prior to LOA. Furthermore, student who returns from a LOA is allowed to continue the course of study as a continuation of the period prior to a LOA.

Any student who fails to return from a LOA will be considered "dropout" as of the last class day of attendance prior to the date of LOA and refunds will be issued to the student or appropriate within 30 days.

GRADING POLICY

Students must maintain a "C" (70%) average to maintain satisfactory academic status. An outline of the grading system is shown below.

| Academic Grading | | | Grading System for Practical Workshops | |
|------------------|---|---------------|----------------------------------------|---|
| 90 – 100 | A | Excellent | GPA 4.0 = | A |
| 80 – 89 | B | Good | GPA 3.0 = | B |
| 70 – 79 | C | Average | GPA 2.0 = | C |
| 60 - 69 | D | Below Average | GPA 1.0 = | D |
| < 60 | F | Failure | GPA 0.0 = | F |

SCHOOL RULES AND REGULATIONS

1. Day classes: Monday – Friday (9:00 a.m. – 5:30 p.m.)
2. Time cards must be clearly legible. The student must punch his or her timecard only and may not punch timecard for other student(s).
3. In case of illness or emergency on a particular day, the student must call Tammy Beauty Academy to report his or her absence before 8:50 a.m. of the same day.

The student is required to be in class for roll call promptly at 9 a.m.

4. The student must use the time clock to punch "IN" when entering and "OUT" when leaving. The student receives clock hours credit for the number of hours indicated on the on the timecard only. All students are also be required to punch "IN" and "OUT" during break periods located at the back of their timecards.
5. No visitors are permitted in the classroom or student lounge area unless approved by the office manager.
6. Rigid adherence to the rules of sanitation and disaffection and personal hygiene is required at all times.
7. All students must their keep work station, either in class or on the floor, clean and sanitary at all times.
8. A minimum of 1/2 hour of sanitation must be completed by each student daily. All kits must be in a sanitized condition at the end of each day.
9. Students must not gather round the receptionist desk, congregate in the office, or visit with other student(s) who is busy with a model.
10. Tammy Beauty Academy will not tolerate the use of alcohol or drugs at any time. No student will be admitted to class who is apparently under the influence of alcohol or drug use.
11. Students must keep a record of hours and services each day as required on the student daily record. Weekly timecards will be audited by the school office. Credit will be given for applied effort only.
12. All work must be checked and approved by an instructor for full credit. Records must be clear and legible.
13. Only product furnished by the Tammy Beauty Academy may be used unless otherwise approved by the office manager and/or instructor.
14. Students must comply with all instructions, directions, orders, etc., given by staff regarding school related activities. Tammy Beauty Academy will not tolerate insubordination, verbal abuse or sexual harassment of any kind.
15. Students must comply with Tammy Beauty Academy's policies and rules and regulations of applicable state and local agencies.
16. These rules are designed to form excellent work habits and good attendance, and to facilitate the student's completion of the program so that he/she can qualify to sit for appropriate Board licensure examination.
17. Serious violations of school rules may result in suspension or termination.

REASONS FOR PROBATION, SUSPENSION AND DISMISSAL

Following is the procedures consistent with due process; a student may be placed on probation, suspended or dismissed, or given a lesser sanction:

- Theft or non-accidental damage to school property.
- Forgery, alteration or misuse of records or documents.

- Cheating, plagiarism or other academic dishonesty.
- Physical or verbal abuse of others or any threat of force.
- The use, possession, distribution or being under the influence of alcohol, narcotics, or other controlled substances on campus at any time, or off campus at any school sponsored event
- Unauthorized entry into, unauthorized use of, misuse of college property.
- Disorderly, lewd, indecent, obscene or offensive conduct on or off school property, or at any school sponsored event.
- Possession or use of explosives or weapons.
- Failure to comply with directions of school staff while performing their duties.
- Obstruction or disruption of the educational process.
- Soliciting or assisting another do any act which would subject another to student discipline.

TUITION AND FEE SCHEDULES

| Course | Tuition | Reg. Fee | Kits/Book | Total |
|--------------------|----------------|-----------------|------------------|--------------|
| Cosmetology Course | \$ 2,7000.00 | \$ 100.00 | \$ 200.00 | \$ 3,000.00 |
| Skin Care Course | \$ 1,250.00 | \$ 100.00 | \$ 50.00 | \$ 1,400.00 |
| Manicurist Course | \$ 750.00 | \$ 100.00 | \$ 50.00 | \$ 900.00 |

The tuition and fee schedules above do not include assessment and transfer fees(if applicable). The total charges for the period of attendance is the summation of all of the charges above. The estimated schedule of total charges, including material/product costs, for the entire educational program for cosmetology, skin care, and manicuring will be \$ 3,500.00, \$ 2,000.00 and \$ 1,300.00, respectively. The estimated schedule of total charges exceed those of the total charges because students purchase materials/products during practical exercises; some may spend more or less than others depending on their skill levels. The kit that the school provide is the starter kit only.

The State of California created the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic losses suffered by California residents who were students attending schools approved by, or registered to offer short-term career training with the Bureau for Private Postsecondary Education (BPPE).

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

1. The school closed before the course of instruction was completed.
2. The school's failure to pay refunds or charges on behalf of a student to a third party for license fees or any other purpose, or to provide equipment or materials for which a charge was collected within 180 days before the closure of the school.
3. The school's failure to pay or reimburse loan proceeds under a federally guaranteed student loan program as required by law or to pay or reimburse proceeds received by the school prior to closure in excess of tuition and other costs.
4. The school's breach or anticipatory breach of the agreement for the course of instruction.
5. There was a decline in the quality of the course of instruction within 30 days before the school closed, or if the decline began earlier than 30 days prior to closure, a time period of decline determined by the Bureau.

6. The school committed fraud during the recruitment or enrollment or program participation of the student.

You may also be eligible for STRF if you were a student that was unable to collect a court judgment rendered against the school for violation of the Private Postsecondary Education Act of 2009.

The following statement shall be included on both the current schedule of students charges and on the enrollment agreement.

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

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

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

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

CANCELLATION AND REFUND POLICY

The student has the right to cancel the enrollment agreement and obtain a refund of charges paid through attendance at the second class session, or the 14th day after enrollment, whichever is later. The student must cancel in writing. The student does not have the right to cancel by just telephoning the school or by not coming to class. The student can submit a Notice of Cancellation, which will be provided to him/her at enrollment, to the school Director at 12235 Beach Boulevard, Unit 2, Stanton, CA 90680. Tammy Beauty Academy has up to 30 days from the date that the student's withdrawal has been determined to credit the refund to the student. Tammy Beauty Academy will refund 100 percent of the amount paid for instructional charges less a \$100 non-refundable registration fee to all students without penalty or obligation provided that a written notice of cancellation is made prior or on the second day of instruction or the 14th day after enrollment, whichever is later.

Each student will receive a written statement containing Tammy Beauty Academy's refund policy, together with examples of the application of the policy, before signing the enrollment contract. Tammy Beauty Academy will make its policy known to currently enrolled students.

Tammy Beauty Academy will refund the unused portion of tuition fees to the student who withdraws from the course of study prior to completion of the program. The refund policy for students who have completed up to but not more than 60 percent of the course of instruction will be pro-rated.

The methods of calculating refund are listed below:

1. Deduct a non-refundable registration fee of \$100 and costs of kits/books from the total tuition charge.

2. The balanced from Item (1) will be divided by the number of hours in the program.
3. The quotient is the hourly charge for the program.
4. The amount to be refunded to the student for purposes of calculating a refund is derived by multiplying the total unattended hours by the hourly charge for instruction.

WITHDRAWAL FROM THE COURSE

The student has the right to withdraw from a course of instruction at any time. If the student withdraws from the course of instruction after the period allowed for cancellation of the agreement, which is through attendance at the first class session or the seventh day after enrollment, whichever is later, the school will remit a refund less a registration fee and kit supplies, if applicable, within 30 days following his/her withdrawal. The student is obligated to pay only for educational services rendered and for unreturned equipment. The refund shall be the amount that the student paid for instruction multiplied by a fraction, the numerator of which is the total number of hours of instruction which the student has not received but for which he/she has paid, and the denominator of which is the total number of hours of instruction for the course that he/she paid. If the student has received federal student financial aid funds, the student is entitled to a refund of moneys not paid from federal student financial aid program funds.

Tammy Beauty Academy does not participate in federal and state financial aid programs. If a student obtains a loan to pay for an educational program, the student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

If the student is eligible for a loan guaranteed by the federal or state government and the student defaults on the loan, both 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. The student may not be eligible for any other federal student financial aid at another institution or other government assistance until the loan is repaid.

REFUND EXAMPLE

Let's say a student enrolls in a Cosmetology course that requires 1,600 clock hours to complete. The student pays \$6,500 for tuition, \$100 for registration fee, and \$400 for kits as specified in the enrollment agreement. Shortly after beginning the 1600 clock-hour course, the student withdrew from the course and demanded a refund for the balance of the hours not attended or not completed. Below are the calculations for the pro-rata refund. Registration fee is not refundable.

| Course | Tuition | Reg. Fee | Kits/book | TOTAL |
|---------------|----------------|-----------------|------------------|--------------|
| Cosmetology | \$2,700 | \$100 | \$200 | \$3,000 |

As a policy, Tammy Beauty Academy shall not provide refund to the student for used kits due to sanitary reason.

1. Tuition divides 1,600 clock hours = \$1.69/hr
2. The balance of unused hours multiply by the cost per clock hour
 $(1,600 - 600) \times \$1.69/\text{hr} = \$1,687.50$

The student is entitled to a refund of \$1,687.50 for the 1,000 unattended hours of classes. Tammy Beauty Academy shall pay or credit the refund due on a reasonable basis, not to exceed 30 days following the date upon which the student's withdrawal has been determined.

NOTICE OF STUDENT RIGHTS AND GRIEVANCES

The student may cancel his or her contract for school, without any penalty or obligations provided that a written notice of cancellation is made prior to or on the first day of instruction or the seventh day after enrollment, whichever is later. Tammy Beauty Academy will refund 100 percent of the amount paid for instructional charges less a \$100 non-refundable to all students without penalty or obligations. If the student received kit, the institution will not accept return of kit due to sanitary reason. The student must cancel in writing. The student does not have the right to cancel by just telephoning the school or by not coming to class. The student can submit a Notice of Cancellation, which will be provided to him/her at enrollment, to the school Director at 12235 Beach Boulevard, Unit 2, Stanton, CA 90680. Tammy Beauty Academy has up to 30 days from the date that student's withdrawal has been determined to credit the refund to the student. Read the Notice of Cancellation form for an explanation of the student's cancellation rights and responsibilities. The student may ask for another copy of the Notice of Cancellation form if he/she lost or misplaced it.

1. After the end of the cancellation period, the student also has the right to stop by the school at any time, and that student has the right to receive a refund for the part of the course not taken. His or her refund rights are described in the contract. If the student loses the contract, he or she may ask for another copy.
2. If the school closes before the students graduate, the students should first request a refund from the school for any unused funds.
3. The student can file complaints to Tammy Beauty Academy by following the steps below:
 - a. Fill out the complaints form and list all complaints.
 - b. Deliver the complaint form to the school director.
 - c. All complaints regardless of the nature will be submitted to the president for review.
 - d. The office manager will evaluate the nature of the complaint and set an appointment with the one who submitted the complain form within 5 business days from the receipt of the date the complaint form was received.

If the student has any complaints, questions, or problems that he/she cannot work out with the school, the student may write or call the Bureau for Private and Postsecondary Education:

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
(888) 370 - 7589
www.bppe.ca.gov
email: bppe@dca.ca.gov

ADMISSION REQUIREMENTS

Applicants to Tammy Beauty Academy are admitted once the following criteria have been met:

1. Applicant must provide a copy of his/her high school diploma, GED, California State Proficiency Test or its equivalent, and pass an admissions test (CPAt Student Aptitude Test, published by " ACT) with a minimum score of 126 as stated in the test publisher's guidelines. All students must have verification of a high school diploma, GED or ATB test.

2. Any applicant who do not have a high school diploma or its equivalent, must be at least 17 years old, must have completed the 10th grade education level or its equivalent as required by the bureau of Barbering & Cosmetology, and must pass an Ability-to-Benefit exam (approved by the US Department of Education) administered by an independent proctor. Students subject to these criteria are referred to as students admitted under the Ability-to-Benefit criteria guidelines.

Tammy Beauty Academy is planning to use the CPAT Test, which is published by The American College Testing Program. This test is approved by the Secret of Education in Iowa. The passing score for this test is 126 or higher. This test will be administered by an independent agency. The school's admissions staff will provide the applicant with additional information as to how to make arrangement to take the Ability-to-Benefit exam. All Ability-to-Benefit students must take and pass the test prior to admissions. If the student does not pass the exam, re-testing is available after a waiting period of one week or longer and the independent test agency will explain and provide the student the re-testing procedures.

3. Tammy Beauty Academy policy is not to recruit students who are currently attending or admitted to schools that offer similar courses of study.

NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

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

Applicants to Tammy Beauty Academy who are interested in transferring hours studied from program of BPPE approved institution(s) should submit a complete transcript with official seal and signature of director/representative of the attended school as proof of training. Tammy Beauty Academy will accept transfer credits for completion of hours from programs that students earned from other institutions only if (1) the institutions were approved by BPPE and (2) the completed hours of studies covered similar subjects/topics to the current curricular of our approved programs (Cosmetology, Skin Care, and Manicuring). Tammy Beauty Academy will not accept certification or copy /fax of transcript from students as proof of training.

Students who are interested to transfer their completed hours from an approved BPPE institution should meet the requirements set in the above paragraph and should complete the Transfer Policies with initials and signature.

Tammy Beauty Academy has not entered into an articulation or transfer agreement with any other schools, colleges or universities.

PROGRESS POLICY

Considering the varied capabilities of individual students, some may progress from one phase of training to another at a more rapid pace. However, all students must satisfactorily complete all subject matter prior to graduation unless credit has been allowed for previous training or

experience in a particular subject area. Successful graduates will be awarded an appropriate diploma upon completion of their training program.

ENGLISH AS A SECOND LANGUAGE

Tammy Beauty Academy does not offer English as a second language course. Instruction is taught in English only. At the judgment of the director during the enrollment process, the student may be required to submit documentation of language proficiency, such as the Test of English as a Foreign Language (TOEFL), for admission.

RECORDS

All student transcripts would be maintained indefinitely. Tammy Beauty Academy will maintain the following records of each student:

1. the name, address, e-mail address, and telephone number of each student who is enrolled in each educational program;
2. copies of all documents signed by the student, including contracts, instruments of indebtedness;
2. copies of all tests given the student before admission, including ability to benefit tests;
3. records of the dates of enrollment and, if applicable, withdrawal, leaves of absence, and graduation;
3. certificate and transcript awarded and the date that the certificate was granted, the course name, the course hours, and the grade earned in the program;
4. a document showing the total amount of money received from or on behalf of the student and the date or dates on which the money was received;
5. a document specifying the amount of a refund, including the amount refunded for tuition and the amount for equipments deemed in good condition by Tammy Beauty Academy after receiving the equipment within 30 days following the date of the student's withdrawal, the method of calculating the refund, the date the refund was made, the check number of the refund, and the name and address of the person or entity to which the refund was sent;
6. copies of any official advisory notices or warnings regarding the student's progress;
7. complaints received from the student, including any correspondence, notes, memoranda, or telephone logs relating to a complaint.

Tammy Beauty Academy will take great care to secure these student records. Student records that could not be reproduced electronically are stored in locked cabinets located in the Director's office. The cabinets are always locked. The director's office door will be locked when she is not in the office. Only the president and the director has the keys to the director's office and to the cabinets.

Tammy Beauty Academy will also maintain and secure for at least five years at the main office the complete and accurate records of all of the following information:

1. the courses offered by the institution and the curriculum for each course; and
2. the names and addresses of the instructors and their records of the educational qualifications.

DISCLOSURE STATEMENT

Prospective students are encourage to visit the school facilities during operating hours to discuss personal, educational and occupational plans with school staff prior to enrolling or signing enrollment agreements. Persons seeking to resolve problems or complaints should first contact Ms. Kim Huynh, the school director of Tammy Beauty Academy.

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

Tammy Beauty Academy shall provide prospective students the Enrollment Agreement for review and shall answer any questions the prospective student may have prior to enrollment. Tammy Beauty Academy does not participate in federal and state financial aid programs. Any prospective student, if applicable, obtains a loan to pay for the course of instruction, he/she will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund. If the student has received federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

Tammy Beauty Academy is a private institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations.

The institution or its offered programs are not accredited by any accrediting agency recognized by the United States Department of Education. A student enrolled in an unaccredited institution is not eligible for federal financial aid programs.

The institution is wholly owned by Tammy Beauty Academy, Inc., a California corporation. Tammy Beauty Academy has no pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, or has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.

All of the materials are current for calendar year 2015 and are in compliance with the Bureau for Private Postsecondary Education and the California Board of Barbering and Cosmetology.

Any questions a student or prospective student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at:

Bureau for Private Postsecondary Education
2535 Capitol Oaks Drive, Suite 400
Sacramento, CA 95833
(888) 370 - 7589
www.bppe.ca.gov
email: bppe@dca.ca.gov