



MAGIC FINGERS INSTITUTE

178-02 Jamaica Ave Fl. 2, Jamaica, New York 11432

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STUDENT CATALOG

Disclaimer: The student should be aware that some information in the catalog may change. It is recommended that students considering enrollment check with the school director to determine if there is any change from the information provided in the catalog. In addition, a catalog will contain information on the school's teaching personnel and courses/curricula offered. Please be advised that the State Education Department separately licenses all teaching personnel and independently approves all courses and curricula offered. Therefore, it is possible that courses/curricula listed in the school's catalog may not be approved at the time that a student enrolls in the school or the teaching personnel listed in the catalog may have changed. It is again recommended that the student check with the school director to determine if there are any changes in the courses/curricula offered or the teaching personnel listed in the catalog.

July 7th, 2025



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OUR MISSION

Magic Fingers Institute exists to elevate the natural hair and beauty industry by empowering students to transform passion into profession. We provide high-quality education, hands-on training, and a nurturing learning environment. Our mission is to equip individuals with the technical skills, business knowledge, and confidence needed to thrive as licensed beauty professionals and industry leaders.

Important School Info

Magic Fingers Institute
178-02 Jamaica Avenue, Fl.2.
Jamaica New York 11432
Phone 347-454-9666

Website: magicfingersinstitute.com

Email: institute@magicfingers.com

Stasha Mabatano-Harris
President, Director, Agent, Instructor

- NYS Licensed Cosmetologist 2007
Empire Beauty School, Manhattan campus

- CEO/Owner - Magic Fingers Studio
Magic Fingers Institute

- Associates Degree in Education
Bureau of Manhattan Community College 2012

Hours of Operation
Mondays-Sundays 8am-10pm

SCHOOL INFORMATION

Magic Fingers Institute, is licensed in the state of New York and has satisfied all requirements under the New York State Education Department to provide instruction in each program. Our educational facility is equipped with essentials for an optimal learning experience, including 1 classroom for focused instruction, a separate 12-station clinic floor with modern salon equipment, and 1 handicap-accessible lavatory for accessibility.

Magic Fingers Institute offers full-time and part-time enrollment options to accommodate students' needs for courses of study in Hybrid Natural Hair Styling, Natural Hair Styling, Waxing, Hybrid Barbering, Barbering, Hybrid Cosmetology,

Cosmetology, Hybrid Nail Specialty, Nail Specialty, Esthetics and Hybrid Esthetics. Courses will be held at 178-02 Jamaica Avenue, Fl.2., Jamaica, NY, 11432, and through an online learning platform. Magic Fingers Institute is approved for instructions in English. Therefore, on-campus lessons are taught in English. We are committed to professionalism and excellence, nurturing each student's skills, fostering their growth in the beauty industry, and requiring the same dedication from all enrolled students as we support them in their career journey.

Each program has a number of clock-hour requirements that students must complete to qualify for licensure examinations or to apply for a local permit to operate. Students in each course must fulfill the required clock hours in their respective programs and pass the Board examinations to obtain license(s) leading to employment.

Below is an outline of each respective course and its required hours to complete the program:

Program	Total Clock Hours	Full-time	Part-time
Hybrid Natural Hair Styling/ Natural Hair Styling	300	1 Quarter/ 12 Weeks (26 hrs/week)	2 Quarters/20 Weeks (15 hrs/ week)
Waxing	75	1 Quarter/5 Weeks (15 hrs/week)	2 Quarters/10 Weeks (7.5 hrs/week)
Hybrid Cosmetology/ Cosmetology	1000	2 Semesters/39 weeks (26 hrs/week)	2 Semesters/67 weeks (15 hrs/week)
Hybrid Barbering/ Barbering	600	1 Quarter/ 24 or 27 weeks (26 or 22.5 hrs/week)	2 Quarters/37 or 40 weeks (15 hrs/week)
Hybrid Nail Specialty/ Nail Specialty	250	1 Quarter/10 or 12 weeks (25 hrs/week)	2 Quarters/18 weeks (14 hrs/week)
Hybrid Esthetics/ Esthetics	600	1 Quarter/24 weeks (26 hrs/week)	2 Quarters/40 weeks (15 hrs/week)

These estimated completion times exclude any school closures or major holidays.

Holidays & School Closures:

New Years Day

Martin Luther King Jr. Day

Easter

Mother's Day

Memorial Day

Father's Day

Juneteenth

Independence Day

Labor Day

Indigenous Peoples Day

Veterans Day

Thanksgiving

Black Friday

Winter Recess (Last Week of December)

COURSE INFORMATION

Hybrid Natural Hair Styling/ Natural Hair Styling - 300 Clock Hours

The Hybrid Natural Hair Styling and Natural Hair Styling course consists of 300 clock hours of technical instruction and practical training, in accordance with New York State requirements for natural hair care. Students will learn skills such as braiding, twisting, locking, styling, and scalp care without the use of chemicals or heat.

The full-time program runs Monday through Thursday, 8:00 AM – 3:30 PM or 9:00 AM - 4:30 PM, and is completed in approximately 12 weeks. The part-time weekend program runs on Saturdays and Sundays from 9:00 AM – 5:30 PM, and is completed in approximately 20 weeks. The part-time evening program runs Monday through Thursday from 6:00 PM - 9:45 PM, and is completed in approximately 20 weeks.

This Hybrid Natural Hair Styling program has up to 80 hours completed online and the remaining hours conducted on campus. Online hours focus on theory, assignments, while all hands-on practical work is performed in person using mannequins and/or live models under instructor supervision.

Graduation requirements include the completion of all 300 hours, having a 70% or greater academic and attendance average and completion of payment.

Curriculum

Module 1

Subject: PROFESSIONAL REQUIREMENTS—10 HOURS (Theory)

Objectives –

1.0 - The student will learn the New York State licensing requirements as well as state, federal and payroll requirements. 1.1-Students will go over orientation, explore career opportunities and learn professionalism and appropriate conduct in classroom, salon and other professional events.

- New York State License Requirements
- State and Federal Payroll Requirements
- New York State Sales Tax Requirements
- Career Opportunities and Placement
- Professional Ethics, Conduct and Attitude
 - Resume Development
 - Interview Preparation
 - Job Search Skills
- Professional Organizations, Trade Shows and Publications

Module 2

Subject: SAFETY AND HEALTH—20 HOURS

(15 hours Theory/ 5 hours Practical)

Objectives –

2.0 - The student will follow rules and regulations to comply with personal and salon safety standards and EPA prevention in corrective measures in the industry.

2.1 - The students will practice and apply health and safety OSHA standards as they pertain to the course of study.

2.2 - Students will learn the types of bacteria, viruses, and fungus. 2.3 - Students will learn all levels of sanitation and the proper steps in practicing infection control.

- New York State Laws, Rules and Regulations
- OSHA Regulations Concerning Hazardous Materials Communications
- Types and Classification of Infectious Organisms
 - Bacteria
 - Viruses
 - Mold and Fungus
- Growth and Reproduction of Infectious Organisms
- Infections and Their Prevention
- Immunity and Body Defenses
- Decontamination and Infection Control
- Physical and Chemical Agents

Module 3

Subject: ANATOMY AND PHYSIOLOGY—5 HOURS
(3 hours Theory/2 hours Practical)

Objectives -

- 3.0 - Identify bones, muscles, and nerves affected by shampoo and scalp conditioning procedures.
- 3.1 - Determines proper protection for the client based on the task to be performed.
- 3.2 - The students will learn basic nutrition that promotes health and wellness.
 - Cells, Tissues, and Organs
 - Body Systems
 - Basic Principles of Nutrition

Module 4

Subject: HAIR ANALYSIS - 10 HOURS
(5 hours Theory/5 hours Practical)

Objectives -

- 4.0 - The student will learn hair structure, hair types and textures.
- 4.1 - Students learn to properly analyze client's hair to determine necessary products and services needed to achieve manageable hair styles.
 - Structure
 - Types of Hair and Curl Structure
 - Growth Patterns
 - Texture
 - Porosity
 - Elasticity

Module 5

Subject: HAIR AND SCALP DISORDERS AND DISEASES - 10 HOURS
(6 Hours Theory/4 Hours Practical)

Objectives -

- 5.0 - The student will learn disorders of the hair and scalp.
- 5.1 - The student will learn which hair and scalp disorders can be treated in the salon.

5.2 - Students learn the reason for normal daily hair loss.

5.3 - The student will learn the most common types of abnormal hair loss.

5.4 - Students will work in teams to diagnose hair and scalp disorders and suggest corrective treatments.

- Dandruff
- Alopecia
- Fungal Infections
- Infestations
- Infections

Module 6

Subject: CHEMISTRY AS APPLIED TO NATURAL HAIR STYLING - 5 HOURS

(3 Hours Theory/2 Hours Practical)

Objectives -

6.0 - The student will learn various chemical solutions and their effects on the structure of the hair.

- Forms and Properties of Matter
- Elements, Compounds and Mixtures
- Chemical Reactions and Solutions
- The pH Scale
- FDA Laws Governing Hair Care Products and Product Safety

Module 7

Subject: SHAMPOOS, RINSES, CONDITIONERS AND TREATMENTS -

20 HOURS (15 Hours Theory/ 5 hours Practical)

Objectives -

7.0 - The student will learn to identify and perform proper safety procedures before, during and after shampoo and conditioning procedure.

7.1 - Learn instruments used to conduct a hair analysis. 7.2- Students will choose products specific to hair types as well as hair and scalp disorders.

7.3 - Students will learn proper scalp manipulation during a shampoo service.

- Client Preparation, Analysis and Consultation
- Hair Analysis Instruments and Equipment
- Shampooing Products, Composition and Procedures
- Rinsing Products, Composition and Procedures
- Conditioning Products, Composition and Procedures
- Procedures for Hair and Scalp Disorders
- Scalp Manipulations

Module 8

Subject: HAIR BRAIDING, LOCKING, WEAVING AND STYLING -

220 HOURS (60 Hours Theory/ 160 Hours Practical)

Objectives -

8.0 - The student will evaluate tools, implements, and materials used in designing hair textured hair styles and styles that require extensions.

8.1 - Students will appraise methods of attachment in the designing of wigs, hair

additions, and hair extensions.

8.2 - The student will evaluate products used in caring for wigs and hair extensions.

8.3 - Illustrates how to determine quality and differences between synthetic, synthetic blends, and human hair.

8.4 - Selects the type of hair additions used to add fullness and length.

8.5 - The student will learn hair styling techniques that including braiding, twisting, wrapping and locking

8.6 - Students will identify and learn how to use thermal styling tools on textured hair.

8.7 - Students will practice daily styling their mannequins to work toward mastering techniques that will help them be a safe and successful Licensed Natural Hair Stylist

Hybrid Barbering/ Barbering - 600 Clock Hours

The Hybrid Barbering and Barbering course consists of 600 clock hours of technical instruction and practical training, in accordance with New York State requirements for barber licensure. Students will learn skills such as haircutting, shaving, facial hair grooming, tapering, sanitation, and client communication and care.

The full-time program runs Monday through Thursday, 8:00 AM – 3:30 PM or 9:00 AM - 4:30PM, and is completed in approximately 24 weeks, or Thursday through Saturday 9:00 AM-5:30 PM for 27 weeks. The part-time program runs Monday through Wednesday 8:00 AM - 2:00 PM for 37 weeks..

The Hybrid Barbering Program has up to 155 hours completed online and the remaining hours conducted on campus. Online hours focus on theory and assignments, while hands-on practical work is performed in person using mannequins and/or live models under instructor supervision.

Graduation requirements include the completion of all 600 hours, having a 70% or greater academic and attendance average, and completion of payment.

Curriculum

SUBJECT 1 Course Overview/Content/Orientation

5 Hours

1. School Rules and Regulations

- List school rules and regulations
- Follow procedures

1.2 Professionalism

- Demonstrate and proper use of equipment and implements
- Demonstrate professionalism

1.3 Ethics

- Identify characteristics of professional conduct and attitude
- Develop and demonstrate professional ethics, conduct and attitude through daily practice

1.4 Career and Opportunities

- Identify career opportunities in the field of barbering

1.5 NYS and Federal Laws, Rules & Regulations

- Identify the scope of licensure
- Discuss New York State Laws
- Discuss the Americans with Disabilities Act

SUBJECT 2 Workplace Safety and Health

10 Hours

2.1 Local, State & Federal Safety codes

- Identify laws, rules and regulations
- Identify local, state and federal safety codes
- Define the various classes of fire and the correct types of extinguishers
- Identify and demonstrate fire safety and evacuation procedures
- List safety regulations pertaining to barbering

2.2 OSHA Regulations

- Bloodborne pathogen infection control
- Identify and explain the source and format of Safety Data Sheets in a salon setting
- Define terms used on Safety Data Sheets
- Hazardous Material Communications (HAZMAT)
- List employee rights under the Right To Know Laws
- Identify, read and explain specific information concerning hazardous materials including the hazard warnings found on container labels

2.3 First Aid

- Identify location of first aid supplies
- Demonstrate proper methods of infection control including HIV
- List safety rules when applying first aid

2.4 General Salon/Clinic Safety

- Identify proper footwear used for health and safety in the physical environment of the barber salon
- List proper procedures for prevention and or cleanup of spills

SUBJECT 3 Bacteriology, Decontamination and Infection Control

20 Hours

3.1 Bacteriology

- Types and Classification of Infectious organisms
- Define the various types and classifications of bacteria
- Identify and define the types of pathogenic and nonpathogenic bacteria

3.2 Decontamination

- Define and explain the differences between disinfection, sanitation and sterilization
- Demonstrate methods of decontamination
- Identify Hospital Grade disinfectants used to destroy HIV and Hepatitis pathogens
- Demonstrate methods of destroying HIV and Hepatitis pathogens in a barber salon
- Follow safety and disinfection procedures pertaining to bloodborne pathogens

3.3 Infection Control

- Describe how infectious organisms enter the body and how the body fights infection
 - Explain how infection can be controlled or prevented
 - Explain why infection control practices are necessary
 - List safety rules for infection control

SUBJECT 4 - Anatomy and Physiology

20 Hours

4.1 Cells, Tissues, and Organs

- Explore the functions of human cells
- Demonstrate an understanding of the structure and functions of the human body
- Define the different types of body tissues and organs and how they function

4.2 Body Systems

- List the body systems and describe their functions
- Explain how the systems interact with one another

4.3 Basic Principles of Nutrition

- Explore how proper diet and exercise maintain proper functioning of the body systems and organs

SUBJECT 5 - Chemistry as Applied to Barbering

10 Hours

5.1 Forms and Properties of Matter

- Define matter
- Identify various forms of matter

- Describe the properties of matter

5.2 Elements, Compounds and Mixtures

- Explore the properties of common elements, compounds and mixtures

5.3 Chemical Reactions and Solutions

- Explain how chemical reactions occur
- Describe importance of oxidation during chemical services

5.4 pH Scale

- Define acids and alkaline
- Identify the pH of various barber products

5.5 FDA Laws Governing

- Hair care products
- Explore chemical properties of barber products
- Discuss the Federal Drug Administration (FDA) laws of product labeling
- Product Safety
- Discuss the Federal Agencies' responsibilities concerning product safety
-

SUBJECT 6 - Properties and Disorders of the Skin, Scalp, and Hair

20 Hours

6.1 Histology of Hair and Skin

- Explain the purpose of hair
- Identify the variety of color, shape, and size of hair
- List the two main divisions of the skin
- Explain the purpose of the skin

6.2 The Study of Hair and Skin

- Identify the composition and divisions of hair
- Describe the life cycle of the hair
- Explain the functions of the skin
- Identify scalp and hair disorders and diseases
- Determine when to refer a client to a physician
- Recognize and describe various skin disorders and diseases

6.3 Analysis of Hair and Skin

- Identify texture, porosity, elasticity, and density of hair
- Describe the appearance of healthy skin

SUBJECT 7 - Shampoo, Rinses, Conditioners, Treatment

20 Hours

7.1 Client Consultation

- Develop communication skills for proper dialogue during the consultation session

7.2 Client Analysis and Preparation

- Examine scalp and hair for abrasions, disorders, or diseases
- List the steps in the pre-service, service, and post-service for shampoo, rinses, conditioners, and treatments
- Shampoo types and procedures
- Identify and apply proper shampoo
- Perform shampoo service
- Demonstrate safety and disinfection procedures
- Types of rinses and procedures
- Select and apply proper rinse
- Demonstrate safety and disinfection procedures
- Types of conditioners and procedures
- Select and apply conditioner
- Rinse hair thoroughly
- Demonstrate safety and disinfection procedures

7.3 Scalp Treatments and Manipulations

- Apply scalp cream
- Perform scalp manipulations
- Rinse hair and analyze hair and scalp
- Demonstrate safety and disinfection procedures

7.4 Chemistry

- Identify the ingredients used in shampoo and conditioners
- Draw a diagram of the pH scale categorizing various products used
- Test the pH of various products using litmus paper

SUBJECT 8 - Haircutting and Shaping

170 Hours

8.1 Fundamentals and Principles of Haircutting

- Follow safety and disinfection for all haircutting procedures
- List the steps in the pre-service, service, and post-service for haircutting and shaping services
- Identify basic concepts of line, shape, mass, volume, and weight distribution
- Identify cranial facial shape and body structures
- Provide an overview of horizontal, vertical, and diagonal as it relates to the principles of haircutting

8.2 Scissor Haircutting

- Proper Care of Scissors
- Identify parts of scissors
- List sizes of scissors and advantages of each
- Practice safety and maintenance procedures
- Techniques and Procedures
- Demonstrate proper positioning and use
- Identify basic concepts of line, shape, mass, volume, and weight
- Prepare client
- Identify and demonstrate precision haircutting

- Practice precision haircutting
- Identify texture of hair as it relates to design
- Identify and demonstrate scissor over comb
- Practice scissors over comb
- Demonstrate safety and disinfection procedures

8.3 **Razor Haircutting**

- Proper care of razor
- Identify the parts of a razor
- Remove and replace a blade and a guard using proper safety techniques
- Demonstrate safety and disinfection procedures
- Techniques and procedures
- Demonstrate positioning and use
- Identify basic concepts of line, shape, mass, volume, and weight
- Prepare client
- Demonstrate and practice razor cutting
- Identify texture of hair as it relates to design
- Identify and demonstrate razor over comb
- Practice razor over comb
- Demonstrate safety and disinfection procedures

8.4 **Hair Texturizing**

- Proper care of tools
- Identify various types of texturizing implements
- Explain the effects of various types of texturizing implements
- Demonstrate safety and disinfection procedures
- Techniques and procedures
- Become proficient in selection and use of texturizing implements as it relates to hair texture and design
- Demonstrate safety and disinfection procedures

8.5 **Clipper Haircutting**

- Maintenance and care of clippers and accessories
- Identify and explain various types of clippers and their use
- Identify the parts of clippers
- Identify and select blades, attachments, and combs
- Demonstrate safety and disinfection procedures
- Techniques and Procedures
- Demonstrate positioning and use
- Demonstrate clipper haircut with and without attachments as it relates to hair texture
- Use clipper techniques that create increased tapering
- Demonstrate clipper over comb method
- Demonstrate safety and disinfection procedures

8.6 **Mustache and Beard Design**

- Mustache designs
- Identify suitable mustache designs in accordance with facial features
- List the steps in the pre-service, service, and post-service for mustache and

beard design

- Demonstrate mustache design considering important factors such as texture and density
- Demonstrate procedure for trimming a mustache
- Demonstrate safety and disinfection procedures
- Beard design
- Identify suitable beard design
- Demonstrate procedure for shaping and trimming a beard
- Demonstrate safety and disinfection procedures

8.7 Trimming and Removal of Superfluous Hair

- Identify implements used in neck and facial hair removal
- List the steps in the pre-service, service, and post-service for neck and facial hair removal services
- Demonstrate techniques using scissors, razor or clippers
- Demonstrate safety and disinfection procedures

8.8 Contemporary and Specialized Haircutting

- Choose appropriate specialized styles for Female, male and children
- List the steps in the pre-service, service, and post-service for contemporary and specialized haircutting
- Identify clients' needs
- Identify texture and density of hair
- Select suitable hair
- Select proper tools and implements
- Demonstrate haircutting techniques
- Demonstrate safety and disinfection procedures

SUBJECT 9 Shaving and Facial Massage

60 Hours

9.1 Fundamentals of Shaving

- List the steps in the pre-service, service, and post-service for shaving and facial massage
- Identify the razor used for shaving
- Demonstrate coordination of both hands for safe shaving
- Name the standard positions and strokes of the razor on the face and neck
- Identify direction of shaving strokes in respect to the direction of hair growth
- Explain advantages of stretching skin tightly while shaving the face and neck
- Demonstrate use of razor on the face and neck
- Demonstrate safety and disinfection procedures

9.2 Preparation and Procedure

- Drape client and prepare skin
- Apply shaving lotion and perform shaving techniques
- Demonstrate safety and disinfection procedures

9.3 Facial Massage

- Demonstrate moderate steaming techniques
- Demonstrate application of massage cream on face and neck
- Demonstration two or more massage techniques on face and neck
- Demonstrate application of cleansing cream
- Demonstrate closing pores and application of talc
- Demonstrate safety and disinfection procedures

SUBJECT 10 – Hairstyling

105 Hours

10.1 Basic Principles of Hairstyling

- Identify facial shape and profile
- Identify client's lifestyle
- Determine the correct hairstyle
- List the steps in the pre-service, service, and post-service for hairstyling

10.2 Quick Service in Hairstyling

- Tool and implements
- Describe various tools and implements
- Choose proper implements for designated service
- Demonstrate correct techniques using various implements
- Demonstrate safety and disinfection procedures
- Blow-drying Techniques
- Demonstrate various techniques
- Identify implements used for blow-dry styling
- Demonstrate various techniques
- Demonstrate safety and disinfection procedures
- Free-form styling
- Identify air-dry styles, diffuse dry styles, and blow-dry styles
- Demonstrate various techniques
- Describe types of styling products
- Demonstrate safety and sanitation procedures

SUBJECT 11 Haircoloring-Temporary and Semi-Permanent

50 Hours

11.1 Color Theory

- Laws of color
- Identify primary, secondary, and complementary colors
- Construct a color wheel
- Explore methods of corrective color
- Classification of hair color
- Describe temporary, semi-permanent, demi-permanent, and permanent colors
- Explain lasting value of various classifications
- Strength of developer
- Identify various strengths of developers
- Describe the active ingredient in developers
- Describe the purpose of developer strengths

- Demonstrate safety and disinfection procedures
- Chemistry
- Define pH scale
- Describe chemistry of hair color products

11.2 Haircolor Procedures -Semi-Permanent or Temporary only

- Predisposition test
- Identify purpose of the predisposition test
- Demonstrate a patch test
- Demonstrate safety and disinfection procedures
- Client consultation
- Analyze client's hair and scalp
- Prepare client record card
- Explain the limitations of haircolor procedures of a barber
- List the steps in the pre-service, service, and post-service for haircoloring procedures
- Application of Semi-Permanent or Temporary Hair color
- Prepare client
- Demonstrate application of semi-permanent or temporary color service
- Complete client record card
- Demonstrate safety and disinfection procedures
- Hair lightening-off scalp only
- Identify various forms of hair lightening
- Prepare client
- Demonstrate foiling, cap, and free form lightening techniques
- Complete client record card
- Demonstrate safety and disinfection procedures
- Special effects
- Identify various special effects of coloring within the scope of a barber license
- Practice high-lighting, low-lighting, and dimensional coloring
- Demonstrate safety and disinfection procedures

SUBJECT 12 -Artificial Hair Procedures

30 Hours

12.1 Hairpieces

- Human and synthetic hair
- Identify and describe various human and synthetic hair pieces
- Demonstrate client analysis and consultation
- Prepare client
- Perform services using designated techniques
- Promote sales and maintenance
- Complete record card
- Demonstrate safety and disinfection procedures
- Measuring for hairpiece
- Demonstrate client analysis and consultation
- Perform preliminary haircut
- Take correct tape measurement of head

- Demonstrate safety and disinfection procedures
- Care of Hairpieces
- Follow manufacturer's guidelines
- Demonstrate safety and disinfection procedures
- Cutting and styling hairpieces
- Identify proper cutting tools
- Establish desired cutting procedure
- Practice cutting and blending techniques
- Perform styling techniques
- Demonstrate safety and disinfection procedures

12.2 Wigs

- Construction and Fit
- Describe various human and synthetic wigs
- Demonstrate client consultation
- Prepare client
- Perform wig service
- Complete client record card
- Demonstrate safety and disinfection procedures
- Care of Wigs
- Follow manufacturer's guidelines
- Demonstrate safety and disinfection procedures
- Cutting and styling procedures
- Identify proper cutting tools
- Establish desired cutting procedure
- Practice cutting and blending techniques
- Perform styling techniques
- Demonstrate safety and disinfection procedures

12.3 Hair Replacement Techniques

- Hair Transplants
- Identify medical procedures
- Explain purpose of hair replacement services
- Hair Weaving
- Identify methods of hair weaving
- Explain hair weaving procedures
- Demonstrate client consultation
- Demonstrate hair weaving service
- Complete client record card
- Demonstrate safety and disinfection procedures

SUBJECT 13 – Business Practices

50 Hours

13.1 N.Y. State License Requirements

- Identify license requirements pertaining to the barber license
- Explain the opportunity to apply for a natural hairstyling license

13.2 Business Management and Operation

- Discuss a business plan beginning with financial considerations involved in operating a business
- Explain the importance of maintaining accurate business records
- Explain the importance of good business operation and personnel management
- Discuss various business ownership structures
- Discuss various types of business licenses (booth/area renter, etc.)
- Explain required insurance requirements (malpractice, premises, liability, and personal liability)
- Discuss local, state, and federal regulations
- Discuss site planning and design

13.3 Accounting and Inventory

- Define a projected budget, balance sheet and income statement
- Identify various record-keeping systems
- Discuss inventory control systems
- Discuss NYS sales tax on products and services

13.4 Payroll Regulations

- Discuss mandated and voluntary deductions from gross salary
- Discuss State and Federal payroll deductions
- Discuss W-2 forms, personal income tax forms, and tip report forms
- Discuss Social Security, Worker's Compensation, Disability Insurance and State and Federal Labor Laws
- Discuss minimum wage requirements

13.5 Ethics, Professional Conduct, and Client Relations

- Discuss physical presentation, proper hygiene, punctuality, and professional conduct
- Understand the scope of practice of your barber license
- List the advantages of good customer relations
- Demonstrate effective communication skills
- Demonstrate appropriate problem solving techniques with dealing with clients

13.6 Retailing and Marketing

- Follow ethical sales techniques to promote and sell services
- Design and use sales promotions
- Demonstrate product knowledge
- Identify professional retail ethics
- Discuss the importance of displaying retail products
- Explore math concepts pertaining to product costs and profit margins
- Marketing utilizing advertising and promotional campaigns
- Identify various advertising strategies
- Describe the advantages of personal appearances to promote barber business

13.7 Career Skills

- Identify career opportunities

- Discuss proper job keeping attitudes and habits
- Identify the reasons why people leave jobs
- Identify the reasons why people lose jobs
- Prepare a resume and cover letter
- Discuss interview preparation
- Participate in an interview, either simulated or actual
- Discuss continuing education opportunities pertinent to the barbering industry

13.8 Professional Organizations, Trade Shows, and Publications

- Identify professional organizations and their purposes
- Discuss the importance of continuing education
- Explore several trade publications
- Discuss various article reviews of trade journals

Subject 14 State Board Exam Review

30 Hours

14.1 Review all preceding skills in Preparation for the NYS Licensing Exam, using the Department of State Task List for Examination Procedures—Barber Practical

- Preparation of work area & client preparation (7 tasks)
- Haircutting techniques (13 tasks)
- Shampooing techniques (8 tasks)
- Shaving (12 tasks)
- Facial Massage (10 tasks)
- Clean work area (4 tasks)

Hybrid Cosmetology - 1000 Clock Hours

The Hybrid Cosmetology course consists of 1,000 clock hours of technical instruction and practical training, in accordance with New York State requirements for cosmetology licensure. Students will learn a wide range of skills including hair cutting, coloring, styling, chemical services, skin care, nail care, and sanitation practices.

The full-time program runs Monday through Thursday, 8:00 AM – 3:30 PM or 9:00 AM – 4:30PM, and is completed in approximately 39 weeks.

This is a hybrid program, with up to 407.5 hours completed online and the remaining hours conducted on campus. Online hours focus on theory and assignments, while hands-on practical work is performed in person using mannequins and/or live models under instructor supervision.

Graduation requirements include the completion of all 1,000 hours, having a 70% or greater academic and attendance average, and completion of payment.

Curriculum

1. SAFETY AND HEALTH & Orientation

- New York State Laws, Rules and Regulations
- OSHA Regulations Concerning Hazardous Materials Communications
- Types and Classification of Infectious Organisms
 - Bacteria
 - Viruses
 - Molds
 - Fungus
- Growth and Reproduction of Infectious Organisms

• Infections and Their Prevention

- Immunity and Body Defenses
- Decontamination and Infection Control
- Physical and Chemical Agents

2. ANATOMY AND PHYSIOLOGY

- Cells, Tissues and Organs
- Body Systems
- Basic Principles of Nutrition
- Overview of Bones and Muscles of the Head, Arms, Hands, Legs and Feet

3. CHEMISTRY AS APPLIED TO

COSMETOLOGY

- Forms and Properties of Matter
- Elements, Compounds and Mixtures
- Chemical Reactions and Solutions
- The pH Scale
- FDA Laws Governing Hair Care Products and Product Safety

4. HAIR AND SCALP DISORDERS AND

DISEASES

- Dandruff
- Alopecia
- Fungal Infections
- Infestations
- Infections

5. HAIR ANALYSIS

- Structure
- Growth Patterns
- Texture
- Porosity
- Elasticity

6. SHAMPOOS, RINSES, CONDITIONERS AND TREATMENTS

- Client Preparation, Analysis and Consultation
- Hair Analysis Instruments and Equipment
- Shampooing Products, Composition and Procedures
- Rinsing Products, Composition and Procedures
- Conditioning Products, Composition and Procedures
- Procedures for Hair and Scalp Disorders
- Scalp
- Manipulations

7. CHEMICAL RESTRUCTURING

- Chemistry
- Chemical Restructuring Products
- Client Consultation
- Preliminary Procedure of Chemical Restructuring
- Procedure of Chemical Restructuring
- Corrective Chemical Restructuring

8. HAIR COLORING AND LIGHTENING

- Color Theory
- Chemistry
- Preliminary Procedures of Hair Coloring
- Client Consultation
- Hair Coloring Procedures
- Hair Lightening
- Special Effects
- Corrective Procedures

HAIR CUTTING AND SHAPING

- Fundamentals, Principles and Concepts of Design
- Scissor Haircutting
 - Nomenclature and Care of Scissors
 - Techniques and Procedures
- Razor Haircutting
 - Nomenclature and Care of Razor
 - Techniques and Procedures
- Clipper Haircutting
 - Nomenclature and Care of Tools
 - Techniques and Procedures
- Removal/Trim of Superfluous Hair
- Contemporary and Specialized Haircutting
- Female Styles
- Male Styles
- Children Styles
- Mustache and Beard Shaping
- Shaving
- Dexterity of the Hands and Razor

— Preparation and Procedures

HAIR STYLING

- Finger waving
- Pin curling
- Skip waving
- Roller Styling
- Patterns in Hairstyling

— Waves, Pin Curls, Rollers and Combinations

- Finishing Techniques

• Twisting, Wrapping, Weaving, Extending,

Locking and Braiding

- Traditional Weaving and Styling

• Services in Hairstyling

— Tools and Implements

— Blow-drying

— Thermal Curling

— Hair Pressing

- Hair Pieces

NAIL CARE AND PROCEDURES

- Nail Structure

• Nail Disorders and Diseases

• Nail Shape and Color Analysis

• Manipulations of the Hand, Arm, Leg and Foot

• Nail Tip Application

— Adhesives

— Fitting, Design and Application

• Nail Wrap Application

— Silk, Fiberglass and Linen Procedures

— Surface Wrapping Natural Nail and Mending

— Tip Overlay Wrapping

— Repair, Maintenance and Removal

• Liquid and Powder Nail Extensions

— Application Procedures for Tips with Overlays,
Natural Nails and Sculptured Nails

— Repair, Maintenance and Removal

— Chemical Reactions to Liquid and Powder

SKIN CARE AND PROCEDURES

• Structure and Function of the Skin

• Skin Conditions and Disorders

• Facial and Body Procedures

— Client Preparation

— Skin Analysis and Consultation

• Wet and Dry Exfoliations and Applications

• Use of Various Products to Enhance the
Appearance of the Skin

— Seaweed, salt, paraffin, mud, ampules, creams,
etc.

- Discussion for Further Training Required for Advanced Techniques Such as Aromatherapy and Water Therapies
- Temporary Methods of Hair Removal
 - Manual Tweezing
 - Depilatory Lotion
 - Waxing
 - Bleaching
- Make-Up Application
 - Color Analysis
 - Morphology of the Face
 - Product Knowledge, Chemistry and Related Composition
 - Eyebrow Contouring
 - Corrections and Contouring
 - False Eyelashes
 - Further Training Required for Advanced Techniques

PROFESSIONAL REQUIREMENTS

- New York State License Requirements
- State and Federal Payroll Requirements
- New York State Sales Tax Requirements
- Career Opportunities and Placement
- Professional Ethics, Conduct and Attitude
- Professional Organizations, Trade Shows and Publications
- View and discuss the mandatory Domestic Violence and Sexual Assault Awareness online course

Waxing - 75 Clock Hours

The Waxing course consists of 75 clock hours of technical instruction and practical training, in accordance with New York State requirements for waxing licensure. Students will learn techniques including hair removal using soft and hard wax, sanitation, skin analysis, safety practices, and client care.

The part-time program runs on Thursdays from 9:00 AM – 5:30 PM or Saturdays-Sundays 5:30pm - 9:30pm, and is completed in approximately 10 weeks. The full-time program runs Monday-Thursday 5:30 PM - 9:30 PM, and is completed in approximately 5 weeks.

This is an in-person program. All theoretical and practical instruction is completed on campus under the supervision of a licensed instructor, using mannequins and/or live

models for hands-on practice.

Graduation requirements include the completion of all 75 hours, having a 70% or greater academic and attendance average, and completion of payment.

Curriculum

PROFESSIONAL REQUIREMENTS/ORIENTATION—10 HOURS

- *New York State License Requirements*
- *State and Federal Payroll Requirements*
- *New York State Sales Tax Requirements*
- *Career Opportunities and Placement*
- *Professional Ethics, Conduct and Attitude Professional Organizations, Trade Shows and Publications*
- *View and discuss the mandatory Domestic Violence and Sexual Assault Awareness online course*

Subject 2

SAFETY AND HEALTH — 20 HOURS

- *New York State Laws, Rules and Regulations*
- *OSHA Regulations Concerning Hazardous Materials Communications*
- *Types and Classification of Infectious Organisms*
 - *Bacteria*
 - *Viruses*
 - *Mold and Fungus*
- *Growth and Reproduction of Infectious Organisms*
- *Infections and Their Prevention*
- *Immunity and Body Defenses*
- *Decontamination and Infection Control*
- *Physical and Chemical Agents*

Subject 3

SKIN STRUCTURE, DISORDERS AND DISEASES — 10 HOURS

- *Histology of the Skin and its Functions*
- *Skin Disorders and Diseases*
- *Hair Structure and Functions With Relation to Waxing*

Subject 4

REMOVAL OF SUPERFLUOUS HAIR — 35 HOURS

- *Theoretical Overview of Permanent Methods (Electrolysis, Thermolysis, Blend)*
- *Temporary Methods of Hair Removal*
 - *Manual tweezing*
 - *Depilatory lotion*

— *Waxing (strip and non-strip)*

Hybrid Esthetics - 600 Clock Hours

The Hybrid Esthetics course consists of 600 clock hours of technical instruction and practical training, in accordance with New York State requirements for esthetics licensure. Students will learn skills including facials, hair removal, makeup application, skin analysis, advanced skin care treatments, and proper sanitation procedures.

The full-time program runs Monday through Thursday, 8:00 AM – 3:30 PM, and is completed in approximately 24 weeks.

This is a hybrid program, with up to 242 hours completed online and the remaining hours conducted on campus. Online hours focus on theory and assignments, while hands-on practical work is performed in person using mannequins and/or live models under instructor supervision.

Graduation requirements include the completion of all 600 hours, having a 70% or greater academic and attendance average, and completion of payment.

Curriculum

ORIENTATION

- School Rules and Regulations
- History of Esthetics
- The Role of the Esthetician
- Qualities of the Professional Esthetician
- Code of Ethics
- New York State and Federal Laws, Rules, and Regulations
- View and discuss the mandatory Domestic Violence and Sexual Assault Awareness online course

SAFETY AND HEALTH

- Local, State, Federal Safety Codes
- Classroom/Student Salon Rules and Regulations
- Hazardous Materials Communications (HAZMAT)

INFECTION CONTROL

- Types and Classification of Bacteria
- Viral, Bacterial and Fungal Infections
- Immunity and Body Defenses
- Methods of Infection Control
- Physical and Chemical Agents for Infection Control

ANATOMY AND PHYSIOLOGY

- Cells, Tissues, and Organs
- Body Systems

STRUCTURE AND FUNCTIONS OF THE SKIN

- Physiology and Histology of the Skin
- Structure and Functions of the Skin
- Appendages of the Skin

NUTRITION FOR HEALTHY SKIN AND BODY

SKIN DISORDERS AND DISEASES

SKIN ANALYSIS

SUPERFLUOUS HAIR

- Theoretical Overview of Permanent Methods (Electrolysis, Thermolysis and Blend)
- Temporary Methods of Hair Removal: Manual Tweezing and Waxing (Strip and Non-strip)

CHEMISTRY

- Chemistry as Related to Esthetics
- Acidity and Alkalinity

CHEMISTRY AS APPLIED TO ESTHETICS

- Cosmetics and Skin Care Products
- Massage Creams and Oils
- New Product Technologies
- FDA Laws Governing Cosmetics and Skin Care

- Skin Sensitivity and Allergic Reactions

ELECTRICITY AND EQUIPMENT

- Electricity as Related to Esthetics Equipment
- Electrical Equipment Safety
- Galvanic Current for Iontophoresis or Desincrustation
- High Frequency Current
- Esthetics Equipment
- Paraffin Unit
- Emerging Technologies

FACIAL AND BODY PROCEDURES

- Client Consultation
- Skin Analysis, Product Selection and Treatment Recommendations

- Facial and Body Procedures
- Overview of Various Products to enhance the Appearance of the Skin
- Facial Procedures with Electrical Equipment
- Wet and Dry Exfoliations and Applications
- Overview of Advanced Techniques

MAKE-UP TECHNIQUES

- Color Theory
- Morphology of the Face
- Eyebrow Contouring
- Make-up Application
- Artificial Eyelashes
- Advanced Make-up Techniques
- Customer Relations

CAREER SKILLS

BUSINESS PRACTICES

- Business Operation
- Accounting and Inventory
- Payroll Regulations
- Ethics and Professional Conduct
- Retailing Techniques
- Marketing (Advertising, Retailing, and Promotion)

INTRODUCTION TO ADVANCED ESTHETICS

- Define Paramedical Procedures
- Discuss Scope of Licensure
- Overview of Medical Procedures
- Pre and Post-Operative Care

Nutrition for Healthy Skin and Body (5)

- the role of diet in skin conditions
- essential nutrients for skin health
- hydration and its impact on skin
- the gut-skin connection
- integrating nutrition into esthetic treatments

Skin Disorders and Diseases (12)

- common skin disorders
- causes and contributing factors
- esthetic considerations in treatment

Skin Analysis (18)

- tools and techniques for skin analysis
- identifying skin types and conditions
- client consultation and record-keeping

Career Skills (12)

- professional image and branding
- resume building and interview skills
- client consultation and communication

- business and marketing fundamentals
- legal, ethical and safety considerations
- Unassigned (23)
- stateboard practice

Hybrid Nail Specialty/ Nail Specialty- 250 Clock Hours

The Hybrid Nail Specialty/ Nail Specialty course consists of 250 clock hours of technical instruction and practical training, in accordance with New York State requirements for nail specialty licensure. Students will learn skills such as manicures, pedicures, nail art, acrylic and gel application, sanitation, and client safety and consultation.

The full-time program runs Monday through Thursday, 8:00 AM – 3:30 PM or 9:00 AM – 4:30 PM and is completed in approximately 10 weeks or Wednesday through Friday 9:00AM - 5:30PM and is completed in 12 weeks.

The Hybrid Nail Specialty program has up to 98 hours completed online and the remaining hours conducted on campus. Online hours focus on theory and assignments, while hands-on practical work is performed in person using mannequins and/or live models under instructor supervision.

Graduation requirements include the completion of all 250 hours, having a 70% or greater academic and attendance average, and completion of payment.

Curriculum

ORIENTATION

- School Rules and Regulations
- Qualities of the Professional Nail Specialist
- Code of Ethics
- Familiarization of School Facilities and Supplies
- View and discuss the mandatory Domestic Violence and Sexual Assault Awareness online course

SAFETY AND HEALTH

- Local, State, Federal Safety Codes
- Salon/Clinic Rules and Regulations
- General Salon/Clinic Safety
- First Aid
- Hazardous Materials Communications (HAZMAT) 8+

ANATOMY AND PHYSIOLOGY OF THE NAIL, HAND, ARM, FOOT AND LEG

- Tissues and Organs
- Systems of the Body and Their Relationship • Histology of the Skin and Its Function
- Bones, Muscles, Nerves of the Hand, Arm, Leg and Foot
- Nail Structure

BACTERIA AND INFECTIOUS DISEASES: NAIL, FOOT, SKIN DISORDERS AND DISEASES

- Bacterial Infections
- Immunity
- AIDS Awareness
- Hepatitis
- Viruses
- Mold and Fungus

• Disorders of the Nails and Skin • Foot Disease Subject 4

METHODS OF INFECTION CONTROL • Chemical Methods of Sanitation

- Physical Methods of Sanitation
- Sanitary Rules and Regulations
- Bloodborne Pathogen Infection Control

CLIENT CONSULTATION

- Client Lifestyle Profile
- Diagnosis of Skin Type and Nail Plate Type and Shape
- Nail Services
- Nail Service and Product Usage

MANICURING AND HAND/ARM MASSAGE

- Basic Manicure
- Men's Manicure
- Conditioning Manicures
- Nail Shape and Color Analysis • Types of Massage
- Massage of the Hand/Arm

PEDICURING

- Pedicuring Procedures
- Procedure for Paraffin Treatment • Massage and Manipulation
- Massage of the Foot/Leg

TIP APPLICATION AND DESIGN • Technology of Nail Tips

- Tip Adhesives
- Tip Fitting and Design
- Procedure for Tip Application • Nail Tipping on Problem Nails • Tip Removal

NAIL WRAPS

- Silk, Fiberglass, and Linen Procedures
- Surface Wrapping Natural Nail and Mending • Tip Overlay Wrapping
- Liquid Nail Wrap
- Maintenance

LIQUID AND POWDER NAIL EXTENSIONS

- Application Procedures for: — Tip and Overlay
- Natural Nail
- Sculptured Nail
- Mending and Repair

- Re-Balance and Repairs
- Problem Nails
- Chemical Reactions to Liquid and Powder

GEL NAILS

- Gel Procedure — Natural Nails — Tip and Overlay
- Sculptured Gel Nails
- Repair and Maintenance

NAIL ART

- Nail Art Procedures

RETAILING TECHNIQUES

- Sales Ethics
- Advertising Campaign
- Design a Retail Center for Nail Care Products • Selling Techniques

BUSINESS PRACTICES

- Business Operation
- Site Planning and Design • Accounting and Inventory • Payroll Regulations

JOB SKILLS

- Basic Job Skills

Stateboard Practice

FOR ALL COURSES STUDENTS MUST DEMONSTRATE PROPER DISINFECTION, SANITATION, SAFETY PROTOCOLS, AND REGULATORY REQUIREMENTS THROUGH BOTH TEXTBOOK CONTENT AND GUIDED INSTRUCTION AND MUST BE DEEMED READY AFTER DEMONSTRATING PRACTICAL SKILLS ON MANNEQUINS BY AN INSTRUCTOR BEFORE WORKING ON CLIENTS

Annual Performance Statistics

Reporting Period: January 1, 2024 – December 31, 2024

- Graduation Rate: 98%
- Licensure Rate: 100%
- Placement Rate: 78%

INSTRUCTORS AND QUALIFICATIONS

Tamia Caruth

NYS DOS Division of Licensing Services
Natural Hair Styling License AENHS-24-02525

l'Asia Allen-Sajous

NYS DOS Division of Licensing Services
Natural Hair Styling License AENHS-23-05606

Krissie-Ann Rupert

NYS DOS Division of Licensing Services
Natural Hair Styling License AENHS-24-00370

Delisa Harris	NYS DOS Division of Licensing Services Natural Hair Styling License AENHS-24-00660
Racquel Wells	NYS DOS Division of Licensing Services Natural Hair Styling License AENHS-24-11307
Tajina Rocke	NYS DOS Division of Licensing Services Esthetics License AEE-16-04396

ADMISSION/ENROLLMENT REQUIREMENTS

All students entering *Magic Fingers Institute* must understand and meet the following requirements: *Upon enrollment*:

1. Students must show proof of age, seventeen (17) years and older.
Government issued photo ID only
2. Students must present a certified High School transcript, a High School Diploma or proof of a GED.
- 2a. For students who do not have a High School Diploma or its equivalent will be required to take the *Wonderlic ATB (Ability to Benefit) Basic Skills Test* in order to meet requirements for enrollment. The Wonderlic Basic Skills Test consists of two sections: English and Math.

The first part of the test is a 50-question, 20-minute verbal reasoning exam that tests your English grammar and reading comprehension. The second is a 45-question, 20-minute math exam covering everything from operations with fractions to solving linear equations and multi-step problems.

Accepted passing scores are:

*267 or greater out of 500 for the English portion
226 or greater out of 500 for the math portion.*

Each test taken incurs a fee of \$25.

3. Students requesting accommodations based on disability status should provide the institute with appropriate medical documentation. The documentation should state the specific disability and include recommended accommodations with a rationale if needed. The documentation must be typed

and submitted by a licensed healthcare professional qualified to diagnose the disability and recommend these accommodations. Magic Fingers Institute has the right to request supplemental documentation if it is determined that the information in the initial documentation is incomplete or inadequate, or that the qualifications of the healthcare provider or professional are in question. Magic Fingers Institute will assess the documents given and will then decide if they can meet the necessary accommodations or not. All documentation will be kept confidential.

4. Students whose native language (first language) is not English must demonstrate to the Director, or designated, staff, that the student is competent (adequate for the purpose) in English. Students that appear to have a problem reading, speaking, and/or writing English will be asked to take the Test of English as a Foreign Language (TOEFL) Test.
5. The Applicant must verify their acceptance of the School's Cancellation and Refund Policy, by initialing, before this Enrollment Agreement can be considered complete, and finalized.
6. Student hours are calculated from the student's physical start date, not the enrollment date.
7. Students must physically or virtually attend class to receive hours required to become eligible to test for a license in the State of New York.
8. Students must have full functioning wifi and a device compatible with Zoom for online classes. The camera and mic of said device must also be fully functional.

Experiential Credit

Magic Fingers Institute does not award credit for prior experiential learning.

Housing

Magic Fingers Institute does not have dormitory facilities. The institution does not provide that service to students and is not responsible for assisting a student in

housing. Students are responsible for their own housing arrangements.

Tuition & Fees

Programs	Tuition	Registration Fee	Kit Fee	Exam Fee	Total Cost
Hybrid Natural Hair Styling/ Natural Hair Styling (300 hours)	Cash/Electro nic Transfer: \$7,200; Credit/Debit: \$7,452	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$375 ; Credit/Debit: \$388.13	Cash/Electro nic Transfer:\$70; Credit/Debit: \$72.45	Cash/Electro nic Transfer: \$7,745; Credit/Debit: \$8,016.08
Waxing (75 hours)	Cash/Electro nic Transfer: \$1,849; Credit/Debit: \$1,913.72	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$250 ; Credit/Debit: \$258.75	Cash/Electro nic Transfer:\$55; Credit/Debit: \$56.93	Cash/Electro nic Transfer: \$2,254; Credit/Debit: \$2,332.90
Hybrid Barbering/ Barbering (600 hours)	Cash/Electro nic Transfer: \$8,500; Credit/Debit: \$8,797.50	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$900 ; Credit/Debit: \$931.50	Cash/Electro nic Transfer:\$95; Credit/Debit: \$98.33	Cash/Electro nic Transfer: \$9,595; Credit/Debit: \$9,930.83
Hybrid Nail Specialty/ Nail Specialty (250 hours)	Cash/Electro nic Transfer: \$4,500; Credit/Debit: \$4,657.50	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$200 ; Credit/Debit: \$207	Cash/Electro nic Transfer:\$70; Credit/Debit: \$72.45	Cash/Electro nic Transfer: \$4,870 Credit/Debit: \$5,040.45
Hybrid Cosmetology/ Cosmetology (1000 hours)	Cash/Electro nic Transfer: \$20,000; Credit/Debit: \$20,700	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$1,50 0; Credit/Debit: \$1,552.50	Cash/Electro nic Transfer:\$70; Credit/Debit: \$72.45	Cash/Electro nic Transfer: \$21,670; Credit/Debit: \$22,428.45
Hybrid Esthetics/ Esthetics (600 hours)	Cash/Electro nic Transfer: \$8,830; Credit/Debit: \$9,139.05	Cash/Electro nic Transfer: \$100; Credit/Debit: \$103.5	Cash/Electro nic Transfer:\$570 ; Credit/Debit: \$589.95	Cash/Electro nic Transfer:\$70; Credit/Debit: \$72.45	Cash/Electro nic Transfer: \$9,570; Credit/Debit: \$9,904.95

Tuition and monthly payment plan(s) will be established.

SCHOOL POLICIES

REFUND POLICY

1. Student Refund Policy – Quarters-Based Programs

1. Cancellation Within 7 Days

A student who cancels within seven (7) calendar days of signing the enrollment agreement is entitled to a full refund of all monies paid, excluding the non-refundable registration fee.

2. Cancellation After 7 Days

After 7 days, the student will be liable for the following:

- The non-refundable registration fee
- The cost of textbooks or supplies accepted
- Tuition liability based on the student's last date of physical attendance

Tuition liability is divided equally by the number of quarters in the program. The student is responsible only for the tuition incurred during the quarter in which they withdrew or were terminated and any prior quarters completed.

A. Refund Schedule – First Quarter

If Termination Occurs	School May Keep	Student Refund
Prior to or during week 1	0%	100%
During week 2	25%	75%
During week 3	50%	50%
During week 4	75%	25%
After week 4	100%	0%

B. Refund Schedule – Subsequent Quarters

If Termination Occurs	School May Keep	Student Refund
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During week 1	25%	75%
During week 2	50%	50%
During week 3	75%	25%
After week 3	100%	0%

2. Course and/or Program Cancellation Policy

23. If a course or program is canceled **before instruction begins**, the school will:

- Provide a **full refund** of all monies paid, or
- Provide **completion of the course/program** through alternative means.

24. If the course or program is canceled **after instruction begins**, the school will:

- Offer a **pro rata refund** for students transferring to another institution based on hours accepted by the receiving school, or
- Provide **completion of the course/program**, or
- Participate in a **Teach-Out Agreement**, or
- Provide a **full refund** of all monies paid.

25. In the event the school **closes permanently** after instruction has begun:

- A **pro rata refund** will be provided, or
- The school will participate in a **Teach-Out Agreement** to allow students to complete their education.

To obtain a refund, students must notify the school's director in writing or by email. The email should include: Name, date of birth, current address, enrollment date and withdrawal date. Email: Institute@magicfingers.com

Statement, “the failure of a student to immediately notify the school director in writing of the student’s intent to withdraw may delay a refund of tuition to the student pursuant to Section 5002(3) of the Education Law.”

RE-ENTRY POLICY

Students who were previously enrolled and withdrew or were terminated may be eligible to re-enter the same program under the following conditions:

Re-Entry Process:

- Submit a written request for re-entry to the Executive Director.
- Include the reason for withdrawal and the intended re-entry date.
- Re-entry is subject to space availability and administrative approval.
- Students may be required to attend a re-orientation or meeting before rejoining the program.

Terms:

- A new enrollment agreement must be signed.
- Tuition will be prorated based on remaining program hours and previously paid amounts.
- A re-entry fee may apply.
- If more than 180 days have passed since the original enrollment ended, the student may be required to restart the program entirely, at the discretion of the Executive Director.

ATTENDANCE POLICY

1. Attendance is taken daily by the class instructor within the first 15 minutes of class. If online, cameras must be on with students face in it at all times to ensure that said student is actively in the class.

2. If you need to call in sick or late, call the school no later than 30 minutes before the start time to notify your instructor.

3. All students must maintain, as a minimum, an overall 70% attendance and 70% academic scores.

If their attendance and/or academic scores drop below the attendance/academic minimums, they will be put on probation to pull up their percentage(s). If the attendance/academic percentage does not improve within the time frame determined by the school the student will not receive credit for hours until percentage has returned to a 70 or above. If a student has not been in school for 14 consecutive calendar days, not including leave of absence, they will be withdrawn from the program as an "Unofficial Withdrawal".

4. Under local, State and Federal law, for possession, use, or distribution of illicit drugs and alcohol, you can be fined, jailed, and permanently receive expulsion from Magic Fingers Institute. Any student caught selling, using, and/or distributing any controlled substance will be terminated and referred to the local authorities for possible prosecution.

5. **MAKING UP OF HOURS** - There are 3 make-up days for full-time and weekend part time and 6 make-up days for weekday part-time. If you miss your scheduled days, the penalty of \$20 per hour will be added to your tuition. If more are needed, the student will have to pay \$20 an hour for each additional day.

6. All students must complete 100% of course hours to earn a certificate of completion/ diploma.

LEAVE OF ABSENCE POLICY

A Leave of Absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during an ongoing program when a student is not in academic attendance. The school may allow more than one LOA at its discretion. Students must request a Leave of Absence in advance unless unforeseen circumstances prevent the student from doing so, and that:

- The request must be in writing
- The request must include the student's reason for the LOA; and
- The request must include the student signature

The reasons for which a leave of absence may be approved include:

- Personal and/or family medical issues
- Death in the family
- Vacation
- Other mitigating circumstances

The institution may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances if:

- The institution documents the reason for its decision
- The institution collects the request from the student at a later date; and
- The institution established the start date of the approved LOA as the first date the student was unable to attend.

If approved, the official Leave will extend the contract period by the same number of days designated in the leave document or actually used by the student. No additional charges will be assessed as a result of an LOA. A student granted an LOA in accordance with this policy is not considered to have withdrawn and no refund calculation is required at this time.

The Leave of Absence and any additional approved leaves of absence may not exceed a total of 180 days in any twelve month period. For federal aid recipients, the student's payment period is suspended during the LOA and no federal financial aid will be disbursed to students while on a Leave of Absence. Upon the student's return, the student will resume the same payment period and coursework and will not be eligible for additional Title IV aid until the payment period has been completed. If the student is a Title IV loan recipient, the student will be informed of the effects that the student's failure to return from a leave may have on the student's loan repayment terms, including the expiration of the student's grace period. A contract addendum will be completed and signed by all

parties upon return from the LOA to extend the ending date by the applicable number of days.

A student will be withdrawn if the student takes an unapproved LOA or does not return by the expiration of an approved LOA and the student's withdrawal date for the purpose of calculating a refund will be the student's last date of attendance.

Leave Of Absence Request Form (Please Print)

Student Name: _____

Address: _____

(Street) / (City) (State) / (Zip)

Phone: _____

Program: _____ Hours: _____

I request a leave of absence from ____/____/____ to ____/____/____ for the following reasons:

I understand that if I fail to return to school on the return date listed above, Magic Fingers Institute will dismiss me. I further understand that I will be evaluated upon my return and placed at the appropriate part of the program based upon the amount of program content that I still remember.

Student's Signature: _____

Director's Signature: _____

Non-Discrimination Policy

Magic Fingers Institute is committed to creating a safe, inclusive, and respectful environment for all. We do not discriminate based on race, color, religion, gender, gender identity, sexual orientation, national origin, age, disability, or any other protected status.

This policy applies to admissions, education, employment, and all school activities. Harassment or discrimination of any kind will not be tolerated and may result in disciplinary action.

Concerns can be reported to the Executive Director and will be handled confidentially.

Code of Conduct

Students are required to comply with the following Student Code of Conduct.

1. Dress Code

Students enrolled at the Magic Fingers Institute are held to the beauty industry standard professional dress code. Which includes, but not limited to the following:

Present themselves in a professional manner with regard to attire, personal hygiene and appearance. Clothing must be clean, neat and fit appropriately, being neither too tight or too loose. Tops and bottoms must be black.

Footwear must be closed toe, and have a rubber grip bottom.

2. Academic Dishonesty, Cheating or Plagiarism

No student shall attempt, engage in, or aid and abet behavior that, in the judgment of the schools Director for a particular class is construed as academic dishonesty. This includes, but is not limited to, cheating, plagiarism or other forms of academic dishonesty.

3. Alcohol and Controlled Substances

Magic Fingers Institute supports the Federal Drug-Free Workplace Act of 1988 and the Drug-Free Schools. These laws and policies provide, in part,

that no student shall consume or possess any alcoholic beverages, unlawfully manufacture, distribute, dispense, consume or possess controlled substances, or be under the influence of such substances on school property.

4. Assault and Battery

No student shall threaten or commit an assault or battery (including sexual offenses) on or toward any employees, students or clients.

5. Bullying

Bullying is prohibited at Magic Fingers Institute. Bullying is defined to include an intentional gesture or any intentional written, verbal, electronic or physical act or threat that is sufficiently severe, persistent or pervasive that it creates an intimidating, threatening or abusive educational environment that a reasonable person knows or should know has the effect of physically or mentally harming another, causing damage to property; and/or causing a fear of harm to a person or property. Cyberbullying, or bullying using electronic means is also prohibited.

6. Contracts

No student shall enter into a contract with an outside agency using the name of the school. Contracts entered into in violation of this rule shall be the personal responsibility and liability of the student.

7. Counterfeiting and Altering

No student shall tamper with, alter in any way, manner, shape or form, or make any unauthorized reproduction or copies of any writing, school catalog, records, documents of identification, diplomas or any forms specific to Magic Fingers Institute. This shall include electronic and computerized data.

8. Discrimination, Harassment or Retaliation

No student shall engage in discrimination, harassment or retaliation of another student or school official.

9. Disruptive Behavior

No student shall behave in a manner that is materially disruptive to the learning environment, that is likely to cause damage to school property, or that endangers or infringes upon the rights and/or safety of themselves or others. Student obstruction or disruption of an educational process is prohibited. It is the responsibility of all students to cooperate fully with the entire administration staff of the school.

Any violations of the school's Code of Conduct will be officially written up for review and could result in immediate expulsion.

Distance Learning

Magic Fingers Institute offers distance learning for theory and select practical portions of its licensed programs via live Zoom instruction (<https://zoom.us/>).

Students may complete a portion of their total program hours remotely, based on the number of hours permitted for their specific course, in accordance with New York State regulations.

All distance learning classes are conducted live, and students must have their cameras turned on with their face clearly visible at all times to be marked present. Attendance is taken daily by the class instructor within the first 15 minutes of class.

Zoom login credentials will be issued during the first week of in-person classes, along with training on how to access and engage in online learning.

To participate, students are required to have a device with:

- A stable internet connection (Wi-Fi)
- A fully functioning camera
- A working microphone

If a technical issue arises during an online session, students must provide documented proof of the issue. Missed hours must be made up before completing the program, typically during the final phase of the course.

Should there be any changes to the school's online learning technology or delivery, students will be notified in advance to allow time for reasonable

adjustments.

All remaining practical hours and Satisfactory Academic Progress (SAP) evaluations must be completed in person.

Academic achievement earned via distance education may not be accepted for reciprocity or eligible for licensure in other states.

Facilities and Equipment

Magic Fingers Institute is located at 178-02 Jamaica Avenue, Fl.2 Jamaica, NY 11432. The facility includes two primary classrooms designed to support a range of beauty and grooming programs.

- The **Salon Floor** is equipped with 12 hair styling stations, mirrors, and professional salon chairs to simulate a real-world salon environment.
- The **Multi-Purpose Classroom** is a flexible instructional space used for nails, waxing, esthetics, and mannequin-based practical training.

All classes are held on-site at this location. Magic Fingers Institute owns all equipment and furniture used for instruction. Equipment is maintained in good condition and meets the requirements set by the **New York State Department of State, Division of Licensing Services**, and other relevant regulatory agencies. Each program is supported by tools and resources appropriate for achieving its learning objectives.

The school maintains at minimum the following equipment:

- 12 Professional Hair Styling Stations
- 2 Shampoo Bowls and Chairs
- 1 Hooded Dryer
- Mannequin Heads with Full Hair
- Time Clock and Electronic Attendance System
- Facial Beds and Esthetics Equipment
- Nail Tables and Manicure Chairs
- Pedicure Spa Bowls
- Waxing Stations and Supplies
- Electric Curling Irons and Flat Irons
- Non-Electric Thermal Tools
- Lockers for student kits and personal items
- Disinfectant
- Multimedia Teaching Tools (TV, Zoom equipment for hybrid instruction)

All equipment is sufficient to allow students to complete required practical operations and meet the standards of each educational program offered. Additional supplies and tools specific to individual programs (e.g., natural hair

core, esthetics, barbering) are assigned and maintained per course needs.

ACADEMIC AND GRADING POLICY

To complete a program at Magic Fingers Institute, students must fulfill the required **clock hours**, complete all **practical operations**, and finish all **assigned coursework** as outlined in their curriculum. Students must also maintain a **minimum average of 70%** on written exams to remain in **Satisfactory Academic Progress (SAP)** and qualify for graduation.

Grading Scale (Written Exams Only)

Grade	Percentage	GPA
A	90-100	4.0
B	80-89	3.0
C	70-79	2.0
D	60-69	1.0
F	60 or below	0

Students are allowed two retake attempts for any failed written exam. If a passing score of **70% or higher** is not achieved after two attempts, the student will be referred to school administration for academic review and support.

Practical Operations

All state-required **practical operations** must be **completed and properly logged** by the student to count toward program requirements. These operations are not graded, but they must be executed under instructor supervision and verified for completion.

Graduation Requirements

To graduate from Magic Fingers Institute and receive a Certificate of Completion, a student must:

- Complete all required clock hours
- Complete all required practical operations
- Maintain a minimum cumulative average of 70% on written exams
- Complete all assigned coursework and class assignments
- Be financially paid in full

Student Records Access and Information Release Policy

In accordance with local, state, and federal law, including the Family Educational Rights and Privacy Act (FERPA), Magic Fingers Institute guarantees each student, or the parent or guardian of a dependent minor student, the right to access and review the student's educational records upon request. Requests must be submitted in writing to the School Administrator, and access will be provided within 45 days of the request.

Student records include, but are not limited to, enrollment information, academic transcripts, disciplinary records, and financial documents maintained by the school. Students (or their parents/guardians, if applicable) may also request that inaccurate or misleading information in their records be amended.

Magic Fingers Institute will not release personally identifiable information from a student's education records without the written consent of the student (or parent/guardian if the student is a dependent minor), except as authorized or required by law. Permitted disclosures include, but are not limited to, school officials with a legitimate educational interest; other institutions where the student is seeking or intends to enroll; authorized government agencies conducting audits, evaluations, or enforcement of education programs; and financial aid purposes.

Directory information, such as a student's name, enrollment status, and program of study, may be disclosed without prior consent unless the student (or parent/guardian) submits a written request to opt out of such disclosures.

For questions or concerns regarding student records or to submit a request for access, amendment, or opt-out, please contact the School Administrator.

Advising and Counseling Policy

The institution is committed to supporting student success through limited advising and guidance services. While regular advising sessions may not be available due to staff availability, students are encouraged to reach out during their time in the program to discuss academic concerns, career planning, or

personal development. Advisory meetings can be scheduled upon request and will be accommodated as time permits.

Graduates are also welcome to reach out for guidance after completing the program; however, response times may vary based on staff availability. All inquiries are handled with care and confidentiality, and our goal is to continue being a resource even after graduation.

JOB PLACEMENT

Magic Fingers Institute may offer career support and job placement assistance to students and graduates, including resume guidance, interview preparation, and referrals to salons, spas, and other industry employers. However, the Institute does not and cannot guarantee employment upon graduation.

While we strive to equip students with the skills and resources needed to pursue employment in their field, securing a job is ultimately the responsibility of the individual student or graduate.

Financial Assistance Information

Magic Fingers Institute is committed to supporting students in understanding their financial options. Information and guidance on available financial assistance—including scholarships, grants, payment plans, and other funding opportunities—is accessible to all students. Students are encouraged to speak with a school representative for personalized assistance in exploring and applying for the financial resources that may be available to them.

Student Disclosure Statement

The student should be aware that some information in the catalog may change. It is recommended that students considering enrollment check with the school director to determine if there is any change from the information provided in the catalog. In addition, a catalog will contain information on the school's personnel and courses/ curricula offered. Please be advised that the State Education Department separately licenses all teaching personnel and independently approves all courses and curricula offered. Therefore, it is possible that the courses/ curricula listed in the school's catalog may not be approved at the time that the student enrolls in the course, or the teaching personnel listed in catalog may have changed. It is again recommended that the student check with the school director to determine if there are any changes in the courses/ curricula offered or the teaching personnel listed in the catalog.

Credit for Prior Learning

"Licensed private career schools offer curricula measured in clock hours, not credit hours. Certificates of Completion, i.e., school diplomas, are issued to students who meet clock hour requirements. The granting of any college credit to students who participated in and/or completed a program at a licensed private career school is solely at the discretion of the institution of higher education that the student may opt to subsequently attend." Magic Finger Institute DOES NOT accept any previous education hours from other institutions/schools.

METHODS OF PAYMENT:

Cash: _____

Credit Card: _____ ACCES-VR: _____
(MasterCard, Visa, Discover or AMEX)

Electronic Funds Transfer:

Zelle (institute@magicfingers.com): _____

OR

Cashapp (\$mfinstitute): _____

OR

PayPal (institute@magicfingers.com): _____

OR

Venmo: _____

Weekly and Bi-weekly scheduled payments are due at the start of the academic week. Payments one week late will be charged a \$20 late fee. Payments two weeks late will be charged an additional \$20 for a total of \$40 in late fees for that month. If you are over two weeks late on payments, you will not be allowed to come back to the school until you are up to date.

Employment Prerequisite Disclosure (Applies to All Programs)

Universal Requirements for ALL Magic Fingers Institute Programs

1. **Minimum Age:** You must be at least 17 years old when you apply for any New York State license in Cosmetology, Barbering, Natural Hair Styling, Nail Specialty, Waxing, or Esthetics.

2. **Criminal History:** Any arrest record or felony conviction can delay, restrict, or prevent licensure. The New York Department of State (appearance-enhancement) and the Department of Education (barbering) evaluate each case individually and may deny a license.
3. **Licensure Exam:** Passing the required written and practical examinations—and paying all state fees—is mandatory for licensure and employment.
4. **Employment Is Not Guaranteed:** Although the Institute offers career-readiness support, final hiring decisions rest with individual employers.

Program-Specific Considerations

Program	Key Physical Demands	Typical Employer Expectations
Hybrid Cosmetology/ Cosmetology (1,000 hrs)	Prolonged standing; repetitive hand/arm motions; chemical exposure.	Strong client service, hygienic presentation, flexible scheduling.
Hybrid Barbering/ Barbering (600 hrs)	Standing for long periods; precise clipper/scissor work.	Professional grooming, speed and accuracy.
Hybrid Natural Hair Styling/ Natural Hair Styling (300 hrs)	Intensive braiding/twisting; extended standing; fine motor control.	Creativity, cultural sensitivity, social-media savvy, punctuality.

Hybrid Nail Specialty/ Nail Specialty (250 hrs)	Seated posture; chemical vapors; close visual work.	Meticulous sanitation, fast service time, customer rapport.
Waxing (75 hrs)	Bending over clients; handling heated wax; quick precise pulls.	Discretion, body-positive demeanor, strict cleanliness.
Hybrid Esthetics/ Esthetics (600 hrs)	Alternating sitting/standing; manual facial/body techniques; product sensitivities.	Up-to-date skin-care knowledge, retail skills, polished appearance.

Reminder: Meeting—or being able to meet—these prerequisites is essential to complete training, obtain licensure, and pursue employment in the chosen field.

Information for Students Rights

Schools are required to give this disclosure pamphlet to individuals interested in enrolling in their school.

What is the purpose of this pamphlet?

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

New York State Education Department are required to meet very specific standards under the Education Law and Commissioner's Regulations. These standards are designed to help insure the educational appropriateness of the programs which schools offer. It is important for you to realize that the New York State Education Department's Bureau of Proprietary School Supervision closely monitors and regulates all non-degree granting proprietary schools. The schools are required to have their

teachers meet standards in order to be licensed by the Department. Schools are also required to have their curriculum approved by the New York State Education Department, at minimum, every four years, thereby helping to ensure that all curriculum offered in the schools are educationally sound.

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

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

How can a complaint be filed by a student or employee?

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

educational program is provided to you.

Who can file a complaint?

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

What can a student or employee complain about?

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

please advise the Bureau of any action that you have taken to attempt to resolve your complaint.

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

1. Write to the New York State Education Department at 116 West 32nd Street, 5th Floor, New York, New York 10001, or telephone the Department at (212) 643-4760, requesting an interview for the purpose of filing a written complaint. Bring all relevant documents with you to the interview, including an enrollment agreement,

financial aid application, transcripts, etc. An investigator from the Department will meet with you and go through your complaint in detail.

2. If you cannot come for an interview, send a letter or call the office to request a complaint form. You must complete and sign this form and mail it to the office. Please include with it copies of all relevant documents. You should keep the originals. You must file a complaint within two years after the alleged illegal conduct took place. The Bureau cannot investigate any complaint made more than two years after the date of the occurrence.
3. The investigator will attempt to resolve the complaint as quickly as possible and may contact you in the future with follow-up questions. You should provide all information requested as quickly as possible; delay may affect the investigation of your complaint. When appropriate, the investigator will try to negotiate with the school informally. If the Department determines that violations of

Education Department at the address included in this pamphlet. The staff of the State Education Department will assist you in the preparation of a tuition reimbursement form (a sample of this form should have been provided to you upon enrollment). What is the tuition refund and cancellation policy? All schools must have a

law have been committed and the school fails to take

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

What is the Tuition Reimbursement Fund?

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

tuition refund and cancellation policy for each program included in the catalog and in the student enrollment agreement. Read and understand the school's policy regarding tuition refund and cancellation before you sign the enrollment agreement. If you do not understand it, or are confused by the school's explanation, get help before

you sign. You may ask for assistance from the Department at the address

included in this pamphlet.

What should students know about "private school agents?"

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

What should students know about "grants and guaranteed student loans"?

A grant is awarded to a student based on income eligibility, and it does not need to be repaid (for example, New York State Tuition Assistance Program (TAP) grants or Pell grants provided by the federal government).

Guaranteed student loans are low interest loans provided under the Federal Guaranteed Student Loan Program. The decision to apply for such a loan is yours-- the school cannot require that you apply for a loan. You should understand that if you pay school tuition with money loaned to you from a lender you are responsible for repaying the loan in full, with interest, in accordance with the terms of the loan agreement. A failure to repay the loan can hurt your credit rating and result in legal action against you. Even if you fail to complete your educational program, you are still responsible for repaying all of the money loaned to you. It is your right to select a lender for a guaranteed student loan. The school cannot require you to apply to a particular lender or lending institution. However, the school can recommend a lender, but if it does, the school must also provide you with a statement about your right and ability to obtain a loan from another lender and the interest charged on these loans.

Read and understand all the information and applications for financial aid grants and loans before signing.

Where can students file a complaint, file a claim to the tuition reimbursement fund, or get additional information?

Contact the New York State Education Department at:

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

This pamphlet is provided to you by the New York State Education Department (NYSED). The NYSED regulates the

operation of Licensed Private Career Schools.