CARSTEN INSTITUTE

THE FRENCH
HAIR CUTTING
TECHNIQUE
The French Haircutting Technique was developed by Bruno Pittini in Paris. Pittini, an icon in the world of hairdressing, established himself on both sides of the Atlantic. His legend lives on with the top hairdressers around the world.

The success of the French Haircutting Technique is in its logical simplicity. This technique allows the stylist to save time, avoid fatigue and uncover the beauty in each client.

In depth consultation, diagramming head sheets, ergonomics and fluid movement create a common language among colleagues in regards to styles and trends.
CARSTEN WILMS


Carsten’s eye for design is expressed through his fashion photography. It has been featured in more than 200 magazines worldwide. He has been awarded by the “Association Internationale Presse Professionnelle Coiffure” for “Best commercial hairdressing and photography 2002”. Intercoiffure of America and Canada recognized Carsten with the “Educator of the Century Award”. Carsten is the receiver of the prestigious “Aveda Master of the Arts Award”.

Carsten is personally involved in teaching the French Haircutting Technique.

MISSION STATEMENT
TO STRIVE FOR EXCELLENCE IN EDUCATION

By creating an environment of trust and respect, instilling a desire to achieve personal and professional goals, nurturing a continuous desire for knowledge and the creativity to dream. By presenting students with the basic knowledge needed in the fields of cosmetology and esthetics, providing them with the opportunity to learn technical, communication, and servicing skills, and preparing them to successfully complete the State Board of Cosmetology requirements to practice and exhibit the professionalism necessary to gain and maintain employment.

KIRSTEN WILMS

Kirsten Wilms, the daughter of Carsten Wilms, was the first graduate of the Carsten Institute of Cosmetology Phoenix. She moved to New York to work as an assistant, then stylist of Frédéric Fekkai.

Kirsten then moved into the exciting world of television and print assignments. Over the next eight years she worked on CBS’s Inside Edition and Sony’s Life and Style. In addition she styled for clients such as GAP, Victoria’s Secret, Versace, Martha Stewart and other projects for photographers such as Patrick Demarchelier.

In 2003, she started the Carsten Institute of Cosmetology and Carsten Union Square along with her father. This brought more than the Carsten technique to New York; it brought her the ability to teach it to others. Only in its infancy, the New York location has graduated hundreds of young professionals, and has made a name for itself as a premier cosmetology educator in the fiercely competitive New York market.
| The French Haircutting Technique | 1 |
| Mission Statement | 2 |
| About Carsten: Carsten Wilms and Kirsten Wilms | 2 |
| About the Place: New York & Arizona | 4 |
| Carsten Institutes: New York & Arizona | 5 |
| Cosmetology offered in New York & Arizona | 6-7 |
| Esthetics offered in Arizona only | 8-9 |
| Instructor offered in Arizona only | 10-11 |
| Curriculum Breakdown | 12 |
| Financial Aid / Other Financial Assistance | 13-15 |
| Student Info: Responsibilities Regarding Loans | 16 |
| Student Info: Services | 17 |
| Student Info: Academic Information | 18 |
| Student Info: Graduation & Licensing Requirements | 19 |
| Policies: Policies & Procedures | 20-23 |
| Policies: Attendance & Absence Policies | 24-25 |
| Policies: Cancellation & Refund Policies | 24-25 |
| Complaint Procedure | 26 |
| Ownership & Accreditation | 27 |
| Admissions | 28 |
| (Insert 1) Start Dates | I-1 |
| (Insert 2) Disclosure Statement | I-2 |
| (Insert 3) General Information | I-3 |
| (Insert 4) Gainful Employment Disclosures | I-4 |

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.

© Carsten Haircutters, Inc. All Rights Reserved. Photos used by permission from, Carsten and L’Oréal Professional, Professional Products Division of L’Oréal USA, Inc.
Client Service Areas

Diverse arrays of clients come to the Carsten Institute of Cosmetology for beauty and wellness services. As a student, you will have the opportunity to perform a spectrum of hair and skin services in an authentic salon setting under the supervision of our licensed instructors. Please check location for client services provided.

Retail Center

Our retail center has L’Oréal Professionnel hair, skin, body care and makeup products. The retail center gives you the opportunity to practice your client services and retailing skills.

Student Classrooms

Classrooms are enhanced by natural lighting and have been designed to provide the proper environment for various types of learning and creative activities.

Resource Library and Administrative Offices

Our resource library has books on styling, motivation, health and wellness for you to reference. Staff members and admissions personnel are also available to respond to your questions and concerns.

The Carsten Institute of Cosmetology is a handicap accessible facility.

CARSTEN INSTITUTE OF COSMETOLOGY

Arizona & New York

The Carsten Institute of Cosmetology is a nationally recognized training ground for aspiring professionals in the salon, spa and beauty industries.

Come to the Right Place

THE CARSTEN INSTITUTE OF COSMETOLOGY IN ARIZONA (page 5) is conveniently located in Tempe, adjacent to Arizona State University, readily accessible to major highways and public transportation.

THE CARSTEN INSTITUTE OF COSMETOLOGY IN NEW YORK (page 5) is conveniently located on upscale Madison Avenue in the heart of Manhattan’s Upper East Side, readily accessible by major subways and public transportation.

The Carsten Institute of Cosmetology, an architectural statement of creativity, provides state-of-the-art educational classrooms, featuring high-tech learning stations, German therapeutic shampoo treatment chairs and a modernly designed retail and reception area that services our broad clientele.

In addition, the Carsten Institute of Cosmetology supports progressive educational and fashion presentations for industry professionals, as well as the general public. Carsten Institute sponsored performances, lectures, and seminars on industry topics and special events are held in the facility.
Carsten Institute of Cosmetology in New York is an international education center for cosmetology. The multicultural institute enrolls students from around the world. The New York campus is licensed by the New York State Department of Education, as well as the National Accrediting Commission of Career Arts & Sciences (NACCAS). The New York Institute offers review refresher courses for licensed cosmetologists, as well as advanced training on specific dates with Yves Durif and Carsten Wilms.

Carsten Institute of Cosmetology exclusively teaches the French Haircutting Technique. This technique is used by some of the most successful hairdressers in New York City, such as Frédéric Fekkai, Yves Durif, Mark Garrison and Alain Pinon of Salon AKS.

The Carsten Institute was founded by Carsten Wilms almost three decades ago under the guidance of Horst Rechelbacher, the founder of Aveda and Intelligent Nutrients. Carsten Institute of Cosmetology in Arizona is licensed by the Arizona State Board of Cosmetology and accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS).

Carsten Institute exclusively teaches the French Haircutting Technique. This technique is used by some of the most successful hairdressers in New York City, such as Frédéric Fekkai, Yves Durif, Mark Garrison and Alain Pinon of Salon AKS.
Introduction
You will start by learning the fundamentals of cutting and styling hair; as well as the related sciences. Lectures, demonstrations, and workshops concentrate on developing skill and accuracy by reinforcing classroom knowledge. You will be introduced to retail merchandising, client servicing and personal development skills. State and safety requirements are taught throughout the course. Upon completion, you can specialize in a career in Cosmetology, instructing, sales, management and even salon ownership.

Alpha
Unlock your creativity as you explore the latest trends and techniques in hair cutting, styling, coloring, permanent waving and chemical restructuring. Working with models allows you to become increasingly confident in your professional abilities.

Beta | Gamma
Get ready to launch your career with training in interviewing techniques, cover letter and résumé writing, time management, self-promotion, goal setting, merchandising and entrepreneurship, skin care, anatomy, nails, business, wigs and hair extensions.

Your speed, accuracy and concentration are now ready for the salon. You can demonstrate competency in all tasks required for the State Board Examination, and possess the theoretical knowledge you need to pass the written examination required by the Carsten Institute of Cosmetology and the State for licensure. It is time to realize your dreams as a salon professional.
Curriculum Overview

A Carsten Institute of Cosmetology education is intense and thorough. Throughout the cosmetology program, you will cover the following topics in varying levels of depth and detail, giving you an exceptional foundation for your professional career.

Artistry in hair styling
thermal styling
conventional thermal (marcel) irons
electric thermal irons
blow-dry styling

Hair cutting
client consultation
implements and techniques
sectioning
scissors
clippers
razors

Permanent restructuring
history of permanent waving chemistry of solutions
pre-perm analysis
rod selection
perming techniques
custom perm design and wrapping

Chemical hair relaxing / restructuring
product analysis
client hair analysis
application techniques
equipment, implements and materials

Hair coloring
hair color foundation
product knowledge
Balayage
Ombré
highlights
lowlights

Skin care
histology
disorders
facials
cleansing
massage
moisturizing
hair removal

Makeup
tools
color theory
different looks
types of applications
corrective makeup

Nail care
artificial nails
manicures/pedicures
massage techniques for hands, arms and feet

Personal / career development
personal development / nutrition
time management
goal-setting
team building
communication/client retention
retail strategies / merchandising
cover letter/resumé writing
interview techniques
job requirements
employee benefits and wages
building a business

Career Opportunities

Salon industry
hair stylist
makeup artist
permanent waving specialist
hair coloring specialist
nail technician
sales representative
salon manager
salon owner

Salon and spa business
opening a salon
retail
budgets
build business plan
salon/spa operations
resume/covet letters
job research

Education, other fields
educational director for
a product manufacturer
consultant/trainer
school owner
freelance makeup artist,
stylist or makeup artist
for film, theater, fashion or print

New York

Introduction / Alpha
full time
Weeks .......... 1 through 12
Classroom ...... 360 hours
Clinic ........... 0 hours
Total ............ 360 hours

Part Time (day or night)
Weeks .......... 1 through 12
Classroom ...... 240 hours
Clinic ........... 0 hours
Total ............ 240 hours

Beta I / Beta II (combined)
Day
Weeks .......... 13 through 24
Classroom ...... 120 hours
Clinic ........... 240 hours
Total ............ 360 hours

Part Time (day or night)
Weeks .......... 13 through 24
Classroom ...... 120 hours
Clinic ........... 120 hours
Total ............ 240 hours

Gamma
Day
Weeks .......... 25 through 34
Classroom ...... 100 hours
Clinic ........... 180 hours
Total ............ 280 hours

Part Time (day or night)
Weeks .......... 25 through 50
Classroom ...... 260 hours
Clinic ........... 260 hours
Total ............ 520 hours

Course Statistics
Day
1000 hours ....... 3 quarters
6 hours/day ......... 34 weeks
30 hours/week
Tuesday through Saturday
8:30 a.m. to 3:15 p.m.

Part Time (day or night)
1000 hours ....... 5 quarters
4 hours/day ......... 50 weeks
20 hours/week
Monday through Friday
8:30 a.m. to 12:30 p.m.
6:00 to 10:00 p.m.
Class hours subject to change.

Arizona

Introduction
Day
Weeks .......... 1 through 6
Classroom ...... 225 hours
Clinic ........... 0 hours
Total ............ 225 hours

Night
Weeks .......... 1 through 12
Classroom ...... 240 hours
Clinic ........... 0 hours
Total ............ 240 hours

Alpha I
Day
Weeks .......... 7 through 12
Classroom ...... 105 hours
Clinic ........... 135 hours
Total ............ 240 hours

Night
Weeks .......... 13 through 24
Classroom ...... 105 hours
Clinic ........... 135 hours
Total ............ 240 hours

Alpha II / Beta I / Beta II / Beta III (combined)
Day
Weeks .......... 13 through 36
Classroom ...... 180 hours
Clinic ........... 900 hours
Total ............ 1080 hours

Night
Weeks .......... 25-36 / 37-48 / 49-60 / 61-72
Classroom ...... 180 hours
Clinic ........... 900 hours
Total ............ 1080 hours

Gamma
Day
Weeks .......... 37 through 42
Classroom ...... 16.5 hours
Clinic ........... 83.5 hours
Total ............ 100 hours

Night (8 weeks)
Weeks .......... 73 through 80
Classroom ...... 40 hours
Clinic ........... 120 hours
Total ............ 160 hours

Course Statistics
Day
1600 hours 2 academic years
7.5 hours/day through
55 weeks
Tuesday through Saturday
8:30 a.m. to 4:30 p.m.

Part Time (day)
1600 hours ....... 55 weeks
Monday through Friday
8:30 a.m. to 3:00 p.m.

Night
1600 hours ....... 80 weeks
Monday through Friday
5:30 to 9:30 p.m.
Class hours subject to change.
Introduction

Prepare for an exciting future as a skin care professional at the Carsten Institute of Cosmetology. Our Esthetics curriculum provides 600 hours of skin care training. Upon completion, you will be ready to successfully pass the state licensing examination to begin your career as an esthetician in the spa, medical, and retail industries.

Alpha

Learn the fundamentals of skin analysis including advanced applications, facial manipulations, body treatments, artificial lash application, waxing, makeup, and lash & brow tinting. You will study the related sciences of anatomy and histology, along with state safety requirements. Combining theoretical knowledge and hands-on experience, this unit puts you on your way to a career in skin care.

Gamma

You have got the skills. Now learn to put them to work with client servicing and the art of retailing. As you learn, you develop the dexterity, timing and technical performance to work with confidence. Learn real-world strategies, from interviewing to resume writing and beyond, to get the job of your dreams. At this point, you will have the competency required for the state board examination which will start your career in skin care and makeup.
Curriculum Overview

A Carsten Institute of Cosmetology education is intense and thorough. Throughout the 600 hour Esthetics program, you will cover the following topics in varying levels of depth and detail, giving you an exceptional foundation for your professional career.

**CHEMISTRY**
- bacteriology
- safety and sanitation
- ingredient analysis
- skin disorders
- AIDS and hepatitis

**ANATOMY & PHYSIOLOGY**
- cells, tissue and organs
- muscular system
- nervous system
- circulatory system
- endocrine system
- excretory system
- respiratory system
- digestive system

**ELECTRICITY**
- safety
- machines
- electrotherapy
- light therapy

**CLINIC PRACTICE**
- clinic set-up
- sanitation
- time management
- daily goals

**SKIN PHYSIOLOGY**
- skin & its layers
- diseases & disorders
- functions

**TREATMENTS**
- facial treatments
- brow and lash tinting
- full body waxing
- methods of hair removal
- back treatments
- spa treatments
- skin exfoliation treatments
- microdermabrasion
- body treatments
- eye zone
- mask theory & application

**FACIAL MASSAGE**
- relaxation through massage
- detoxification massage
- for lymphatic drainage
- basic touch
- pressure point technique
- scalp massage

**MAKEUP**
- tools
- color theory
- natural and classic makeup
- application
- lash application

**PERSONAL/CAREER DEVELOPMENT**
- résumé writing
- interview process
- job search
- responsibilities
- of employment
- salary plans, benefits, and insurance

**Career Opportunities**

**SALON / DAY SPA INDUSTRY**
- body care specialist
- spa therapist
- health club therapist
- spa manager
- spa owner
- sales representative
- salon manager
- salon owner

**EDUCATION AND OTHER FIELDS**
- educational director for a product manufacturer
- consultant / trainer
- school owner
- freelance makeup artist
- stylist or makeup artist for film, theater, fashion or print

**Arizona**

**ALPHA DAY**
- Weeks .......... 1 through 6
- Classroom ........ 225 hours
- Clinic .............. 0 hours
- Total .............. 225 hours

**NIGHT**
- Weeks .......... 1 through 12
- Classroom ........ 240 hours
- Clinic .............. 0 hours
- Total .............. 240 hours

**GAMMA DAY**
- Weeks .......... 7 through 16
- Classroom ........ 240 hours
- Clinic .............. 135 hours
- Total .............. 375 hours

**NIGHT**
- Weeks .......... 13 through 24
- Classroom ........ 240 hours
- Clinic .............. 135 hours
- Total .............. 375 hours

**GAMMA / STATE BOARD NIGHT**
- Weeks .......... 25 through 30
- Classroom ........ 240 hours
- Clinic .............. 135 hours
- Total .............. 375 hours

**COURSE STATISTICS**

**DAY**
- 600 hours .... 1 academic year
- 7.5 hours/day .... 16 weeks
- Tuesday through Saturday
- 8:30 a.m. to 4:30 p.m.

**NIGHT**
- 600 hours .......... 30 weeks
- Monday through Friday
- 5:30 to 9:30 p.m.
- Class hours subject to change.
Introduction

Prepare for an exciting and potentially rewarding career. Education is the process of creating environments of effective teaching and learning. This requires both a mastery of a subject area and the ability to communicate that knowledge to a variety of students. Upon completion, you can have an exciting career as an instructor that has an important impact on the field of cosmetology, and on the professional lives of your students.

Alpha

Classes on lesson planning, teaching techniques and methods, and instructional aids will give you an exceptional foundation for your professional career. You will then observe and assist an experienced instructor. By doing this you will discover various teaching methods and skills, which will aid you in the classroom and in clinic supervision.

Gamma

Increase your knowledge of preparation, presentation, application and evaluation. Refine your skills as you prepare and teach practical theory classes under the supervision of an instructor. Your progress is evaluated through projects, presentations and weekly tests. Upon successful completion, you will receive a diploma and will have demonstrated the competency required for the State Board examination.
Curriculum Overview

A Carsten Institute of Cosmetology education is intense and thorough. Throughout the Instructor program, you will cover the following topics in varying levels of depth and detail, giving you an exceptional foundation for your professional career.

STUDENTS AND LEARNING
learning process 
promoting student success 
recognize students as individuals

PLANNING FOR EFFECTIVE INSTRUCTION
benefits of lesson planning 
writing the lesson plan 
principles of lesson planning 
four-step teaching plan:
  • preparation 
  • presentation 
  • application 
  • evaluation

TEACHING METHODS
value of methods for effective instruction 
choosing effective teaching methods

DEVELOPING A COURSE OF STUDY
state requirements and time allotment 
instructional content 
occupational background 
course of study 
course outline 
course objectives 
content and format 
schedule of learning

RECORD PREPARATION
records, reports and progress charts 
materials and supplies

PERSONAL/CAREER DEVELOPMENT
resumé writing 
interview process 
responsibilities of employment 
salary plans, benefits, and insurance 
listening and communication

Arizona

PROGRAM I

ALPHA
Weeks ............... 1 through 6
Classroom ...........225 hours 
Clinic ................0 hours 
Total .................225 hours

GAMMA—COSMETOLOGY
Weeks ........... 7 through 17.3
Classroom ............188 hours 
Clinic ................237 hours 
Total .................425 hours

GAMMA—ESTHETICS
Weeks ............ 13 through 13.3
Classroom ...........188 hours 
Clinic ................237 hours 
Total ...................275 hours

COURSE STATISTICS
PROGRAM I SCHEDULE
Cosmetology ...... 17.3 weeks 
Esthetics .......... 13.3 weeks

Tuesday through Saturday 
8:30 a.m. to 4:30 p.m. 
Class hours subject to change.
### NY Cosmetology
**SOC CODE:** 39-5010  
**TIME**  
Day: 1000 hours, 34 weeks  
Night: 1000 hours, 50 weeks  

**CORE CURRICULUM BREAKDOWN AND HOURS**

<table>
<thead>
<tr>
<th>SCOPE</th>
<th>HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Requirements</td>
<td>24</td>
</tr>
<tr>
<td>Safety and Health</td>
<td>26</td>
</tr>
<tr>
<td>Anatomy and Physiology</td>
<td>15</td>
</tr>
<tr>
<td>Hair Analysis</td>
<td>10</td>
</tr>
<tr>
<td>Hair/Scalp Disorders, Diseases</td>
<td>10</td>
</tr>
<tr>
<td>Chemistry as Applied to Cosmetology</td>
<td>5</td>
</tr>
<tr>
<td>Shampoos, Rinses, Conditioners and Treatments</td>
<td>30</td>
</tr>
<tr>
<td>Hair Cutting and Shaping</td>
<td>175</td>
</tr>
<tr>
<td>Hair Styling</td>
<td>245</td>
</tr>
<tr>
<td>Chemical Restructuring</td>
<td>180</td>
</tr>
<tr>
<td>Hair Coloring and Lightening</td>
<td>100</td>
</tr>
<tr>
<td>Nail Care and Procedures</td>
<td>60</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1000</strong></td>
</tr>
</tbody>
</table>

### AZ Cosmetology
**SOC CODE:** 39-5010  
**TIME**  
Day: 1600 hours, 42.6 weeks  
Night: 1600 hours, 80 weeks  

**CORE CURRICULUM BREAKDOWN AND HOURS**

<table>
<thead>
<tr>
<th>SCOPE</th>
<th>HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional Requirements</td>
<td>35</td>
</tr>
<tr>
<td>Safety and Health</td>
<td>50</td>
</tr>
<tr>
<td>Hair Analysis</td>
<td>10</td>
</tr>
<tr>
<td>Hair and Scalp Disorders and Diseases</td>
<td>10</td>
</tr>
<tr>
<td>Shampoos, Rinses, Conditioners and Treatments</td>
<td>50</td>
</tr>
<tr>
<td>Hair Cutting and Shaping</td>
<td>230</td>
</tr>
<tr>
<td>Hair Styling</td>
<td>479</td>
</tr>
<tr>
<td>Chemical Restructuring</td>
<td>230</td>
</tr>
<tr>
<td>Hair Coloring and Lightening</td>
<td>230</td>
</tr>
<tr>
<td>Nail Care and Procedures</td>
<td>76</td>
</tr>
<tr>
<td>Skin Care and Procedures</td>
<td>100</td>
</tr>
<tr>
<td>Massage</td>
<td>100</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1600</strong></td>
</tr>
</tbody>
</table>

### AZ Esthetics
**SOC CODE:** 39-5094  
**TIME**  
Day: 600 hours, 16 weeks  
Night: 600 hours, 30 weeks  

**CORE CURRICULUM BREAKDOWN AND HOURS**

<table>
<thead>
<tr>
<th>SCOPE</th>
<th>HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theory of Aesthetics</td>
<td>75</td>
</tr>
<tr>
<td>Disinfection Procedures</td>
<td>35</td>
</tr>
<tr>
<td>Consultation and Analysis</td>
<td>25</td>
</tr>
<tr>
<td>Preparation and Cleansing</td>
<td>25</td>
</tr>
<tr>
<td>Massage</td>
<td>75</td>
</tr>
<tr>
<td>Manual Facial</td>
<td>125</td>
</tr>
<tr>
<td>Electrical Facial</td>
<td>50</td>
</tr>
<tr>
<td>Packs and Masks</td>
<td>30</td>
</tr>
<tr>
<td>Light Therapy</td>
<td>10</td>
</tr>
<tr>
<td>Cosmetic Application</td>
<td>75</td>
</tr>
<tr>
<td>Physical and Chemical Depilatories</td>
<td>30</td>
</tr>
<tr>
<td>Artificial Eyelash Application</td>
<td>20</td>
</tr>
<tr>
<td>Creative Preference</td>
<td>25</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>600</strong></td>
</tr>
</tbody>
</table>

### AZ Instructor
**SOC CODE:** 25-100 (POSTSECONDARY)  
**TIME**  
COSMETOLOGY: Program I & II  
650 hours, 16.25/21.6 weeks  
ESTHETICS: Program I & II  
500 hours, 12.5/16.6 weeks  

**CORE CURRICULUM BREAKDOWN AND HOURS**

<table>
<thead>
<tr>
<th>SCOPE</th>
<th>HOURS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation</td>
<td>16</td>
</tr>
<tr>
<td>Theory, Principles or Methods of Teaching</td>
<td>250</td>
</tr>
<tr>
<td>Practical Demonstration</td>
<td>150</td>
</tr>
<tr>
<td>Conducting Theory</td>
<td>40</td>
</tr>
<tr>
<td>Classes</td>
<td>130</td>
</tr>
<tr>
<td>Clinic Floor</td>
<td>100</td>
</tr>
<tr>
<td>AZ Cosmetology</td>
<td></td>
</tr>
<tr>
<td>Laws and Rules</td>
<td>10</td>
</tr>
<tr>
<td>Records Preparation</td>
<td>10</td>
</tr>
<tr>
<td>Evaluation and Unassigned</td>
<td>24</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>650</strong></td>
</tr>
<tr>
<td></td>
<td><strong>500</strong></td>
</tr>
</tbody>
</table>
Carsten Institute of Cosmetology participates in the following Federal financial aid programs:

- Federal Pell Grant
- Federal Direct Loan Program, including subsidized and unsubsidized student loans
- Federal Direct Plus Loan program for parents of dependent students

A student wishing to participate in any of the above must first complete a Free Application for Federal Student Aid, known as the FAFSA, in order to establish eligibility. The student can complete the FAFSA online at www.fafsa.ed.gov.

In lieu of the online application, the student can obtain a hardcopy from the school. The completed hardcopy can either be mailed to the FAFSA Processors or returned to the school for submission.

In all cases the student must include the School’s Code 030978 for Arizona and for New York, on the FAFSA in order to be eligible for any Federal aid at this school.

Once this process is complete, the Financial Aid Office will be able to determine which programs the student is eligible for and the amount of money allotted for each program.

A student and parent will need to create an FSA User ID and Password to gain access to Federal Student Aid online Systems and will serve as the legal signature.

CREATE A NEW FSA ID: HTTPS://FSAID.ED.GOV/NPAS/INDEX.HTM
Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

Application Process
In order to have the funds available by the time school begins, students are encouraged to begin the application process at least one month prior to the class starting date.

Students must complete the Free Application for Federal Student Aid (FAFSA) and the Carsten Institute of Cosmetology Financial Aid Confirmation Form to be considered for Federal Pell Grant and/or student loans.

For further information, please contact the Financial Aid Office in New York at 212.675.1768 or in Arizona at 480.777.7077.

Student Responsibilities
1. The student must have obtained a high school diploma or GED to receive financial aid.
2. The student must be enrolled and maintain satisfactory academic progress to receive financial aid.
3. The student must notify the Financial Aid Office of any name or address change.
4. The student must notify the Financial Aid Office of any changes in his/her financial situation.
5. The student must notify the Financial Aid Office of any outside scholarships, grants, or other sources of assistance.
6. 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 New York State Code, Education Law, Article 101, Section 5002.

Amount of Awards
Determination of the amount of the award is solely at the discretion of the agency making the loan or award. Information in that regard should be obtained from the awarding agency.

Repayment
Terms of any loan or awards, including repayment schedules, are established by the agency making the loan or award. Information regarding payment should be obtained from the agency.
Grants

FEDERAL PELL GRANT

The Federal Pell Grant is a student financial aid program designed to assist students in continuation of their education after high school. A student who does not have a bachelor's degree, is a U.S. citizen or permanent resident, and is enrolled on at least a half-time basis in an eligible institution may apply for a Federal Pell Grant. The student/family financial resources, according to a formula developed and reviewed by the U.S. Department of Education and Congress, determine eligibility.

Student Loans

FEDERAL DIRECT SUBSIDIZED STUDENT LOAN PROGRAM

Most students, Dependent or Independent, will qualify for the Federal Direct Unsubsidized Student Loan, regardless of financial need. In general, terms, conditions, and application process are the same as those for the Federal Direct Subsidized Student Loan. The student will, however, accrue interest on the unsubsidized loan while in school and the interest rate is slightly higher than that of the subsidized loan. Contact the Financial Aid Office for more information.

FEDERAL DIRECT UNSUBSIDIZED STUDENT LOAN PROGRAM

A non-need-based Federal Direct Unsubsidized Loan may be available to you if you are independent, do not qualify for a need-based loan, or are eligible for less than the loan limit on a subsidized Federal loan. The same terms and conditions apply, except the borrower accrues interest while in school. Contact the Financial Aid Office for information on loan limitations, application procedures, and program requirements.
FEDERAL DIRECT PLUS LOANS

Parents of dependent undergraduate students may borrow under this program. Contact the Financial Aid Office for information on maximum loan limitations, application and disbursement procedures, and current interest rates. Unlike the Federal Direct Loan program, the borrower may pay interest and make payments while the student attends school.

INSTITUTION FINANCIAL PLAN AVAILABLE

Disbursement of Funds

Funds are disbursed via electronic funds transfer (EFT). All financial aid proceeds are applied to the student’s account. Notification of receipt of these funds is made to the student and/or parent. Award funds will be disbursed as follows:

ARIZONA

COSMETOLOGY
Period 1.............0–450 hours
Period 2...........451–900 hours
Period 3........901–1250 hours
Period 4....1251–1600 hours

ESTHETICS
Period 1.............0–300 hours
Period 2...........301–600 hours

COSMETOLOGY INSTRUCTOR
Period 1.............0–325 hours
Period 2...........326–650 hours

ESTHETICS INSTRUCTOR
This program not eligible for Federal Financial Aid

NEW YORK

COSMETOLOGY
Period 1.............0–500 hours
Period 2....501–1000 hours

Private Scholarships

A number of organizations and corporations offer scholarships. Check with your employer or parent’s employers for available scholarship programs.

Veteran’s Benefits

At this time, the Carsten Institute of Cosmetology is not eligible for most VA programs.

Native American Education*

There are Native American Education scholarships available. Information can be obtained from tribal officials, through the Bureau of Indian Affairs, or the New York State Indian Education Section. Eligibility is determined by the awarding agency.

Carsten Institute of Cosmetology also accepts cash and credit as forms of regular payment. Should you need a payment plan, see Admissions or Financial Aid.

* Available in New York State only.

“The Carsten Institute of Cosmetology teaching methodology is designed to create the most successful hairdressers in our industry. Carsten’s system is a most practical and innovative technique. It teaches the students to incorporate modernistic methods to attract and please clients. In my point of view, it’s one of the most important habits for a hairdresser to adopt.”

Horst M. Rechelbacher, Founder of Aveda and Intelligent Nutrients
I UNDERSTAND THE FOLLOWING INFORMATION ABOUT MY STUDENT LOAN(S):

The master promissory note (MPN) is a legally binding document that sets the terms of my student loans and is valid for up to ten (10) years from the date I sign it. Each year, the financial aid office will notify me of the loan amount for which I am eligible and give me the opportunity to accept or reduce the amount.

I must repay my loan(s), including any deducted fees and accrued interest.

I must repay my loan(s) even if I do not complete my education, am dissatisfied with my education, do not receive the educational or other services purchased from the school, or am unable to get a job after I complete my program.

I must repay my loan(s) within ten (10) years, unless my loans are consolidated or terms of my repayment plan provide otherwise.

I may be eligible to repay my student loans under a graduated, income-sensitive, extended repayment schedule, or to consolidate my loans for repayment.

I may prepay all or part of my loan(s) without penalty.

The minimum monthly loan payment is $50, but can be more or less, depending on the repayment plan I choose and/or amount I borrowed.

I understand that in order to obtain Federal Student Loans I must complete an Entrance Counseling before starting classes. The counseling will educate me on the conditions of the loans that I will be borrowing for my education.

At the end of my training I understand that I will need to complete an Exit Counseling to remind me of my responsibilities with the loans I have borrowed and to help me understand my own budget plan.

The website to complete the Student Loan Entrance and Exit Counseling is www.studentloans.gov.

RESPONSIBILITY REGARDING LOANS

REPAYMENT PERIODS BEGIN:
Federal Direct Subsidized Loan—the day after expiration of the 6-month grace period. Federal Direct Unsubsidized Loan—the day after expiration of the 6-month grace period; however, the borrower may request interest payments begin at disbursement.

Federal Direct PLUS Loan—60 days after the loan is fully disbursed; however, borrower may request deferment until the day after the expiration of the student’s 6-month grace period.

I MUST NOTIFY MY LOAN HOLDER WITHIN TEN (10) DAYS, IF I:
• Change my name, address, telephone number, social security number, driver’s license number, graduation date, personal references, or employer, or
• Transfer to another school, drop to less than half-time attendance, or withdraw from school.

I will be notified in writing if the address to which I must send payments or correspondence changes.

I must notify my lender in a timely manner before the due date of any payment I cannot make.

If I qualify, I may apply for a deferment (postponement of loan payments).

If I do not qualify for a deferment and am unable to make payments on my loan(s), I may request forbearance from my lender. Forbearance is a special arrangement made for borrowers experiencing financial hardship or meeting other specified conditions (such as a medical internship or residency).

I may be eligible for partial or full discharge of my loan debt if I die, become totally and permanently disabled, or teach or provide child care in a designated area; or, in certain cases when a school closes, falsely certifies eligibility, or falls to make a required refund.

IF I FAIL TO REPAY MY LOAN(S), I MAY BE CONSIDERED IN DEFAULT, AND THE FOLLOWING MAY RESULT:
• My loan may be assigned to the collection unit of the U.S. Department of Education for defaulted loans.
• My default may be reported to a national credit bureau and will negatively affect my credit rating.
• The entire unpaid amount of my loan(s), including interest, may become due and payable immediately.
• The guarantor may institute proceedings to offset my state and federal income tax refunds and other payments made by the federal government.
• My wages may be garnished.
• I may lose deferment eligibility.
• I may be ineligible to receive further federal or state financial aid funds.
• My account may be referred to a collection agency, or a civil suit may be brought against me to compel repayment.
• I may be held liable for expenses reasonably incurred in these attempts to collect the loan, including attorney’s fees.
SERVICES

Placement
With a network of many salons, spas, health clubs, dermatologists and plastic surgeons nationwide, the Carsten Institute of Cosmetology can help you begin your professional career. We will help you gain the knowledge you need with career fairs and guest speakers from the industry. Nonetheless, the Carsten Institute of Cosmetology is primarily an institution of learning and does not guarantee job placement.

Transportation
Carsten Institute of Cosmetology does not provide transportation. A public transportation schedule can be obtained through the office.

Counseling
If you experience personal challenges, we encourage you to contact an administrative staff member for a list of local crisis hotlines which provide personal counseling referrals to a network of professionals.

Student Activities
While at Carsten Institute, you will have the opportunity to participate in a variety of events and activities that are educational, interesting and just plain fun.

A Career Day is held several times throughout the year. This offers all students an opportunity to meet with a variety of salons, spas, and other industry representatives.

The Student Show is an event designed to showcase the artistry and creativity in hair and color cosmetics. Students are encouraged to design and deliver what they feel is their personal expression of style.

Student Council
One representative from each class participates on the council, which coordinates volunteer events and community activities, fundraisers, morale boosters, and other student-related events.

“Carsten is one of the most talented educators that’s made a guest appearance at my in-house training sessions. His passion for teaching is highly motivating and inspirational.”

Mark Garrison
Owner,
Mark Garrison Salon
New York City
ACADEMIC INFORMATION

Student Evaluation

Your progress at the Carsten Institute of Cosmetology will be evaluated on the basis of weekly tests, daily clinic practical experiences, daily quota experiences, projects, professional development, and a final written and practical examination. Students must pass each unit with a minimum of 80% academic grade. If a student does not pass with 80% or higher, the student may be required to retake that unit before moving to the next unit.

Grading Scale

A Honor Roll .......... 100 | 96
B Very Good .......... 95 | 90
C Good ............... 89 | 85
D Fair ................. 84 | 80
F Unsatisfactory ... 79 | Below

Students receive a progress report card and a performance review upon completion of each unit. Students have the right to inspect and review their student educational records.

Make-Up Work Policy

ARIZONA & NEW YORK

Students who are absent on a written (theory) test day or fail to pass a test will have one week to make up the test.

If you were absent on the day your practical test was given, you will receive a zero. Students who are absent on a practical test day or fail to pass a test will have one week to make up the test.

Check with your instructor regarding when the practical exam will be rescheduled.

Students must complete all projects, quotas, and tests by the end of each unit. If work is not completed it will be considered late.

A one-week deadline will be given to complete all late work.

Access to Cumulative Records

Carsten Institute of Cosmetology allows governing agencies such as NACCAS, and other regulatory organizations, access to student records.

Students, and parents of students under the age of 18, who are in regular attendance at the Carsten Institute of Cosmetology, have the right to inspect and review the student’s educational, financial, and attendance records to ensure they are accurate, factual, and do not violate the student’s privacy or other rights.

Student Information Release Policy

Carsten Institute of Cosmetology requires written authorization from a student or parent/guardian (in case of a minor) or graduate in order to release academic, attendance, enrollment status, financial, and/or any other information to agencies, prospective employers, or any other party seeking information about the student, except as permitted pursuant to the Family Educational Right and Privacy Act (FERPA) 1974, as amended.
GRADUATION & LICENSING REQUIREMENTS

Graduation Requirements

TO RECEIVE A DIPLOMA FROM THE CARSTEN INSTITUTE OF COSMETOLOGY, YOU MUST:

1. Meet the minimum course requirements,
2. Complete the required course hours,
3. Complete tuition and fee obligations,
4. Meet service quota requirements,
5. Pass final school board exam with an 85% or higher.
6. To ensure that each student meets the graduation requirements and after completing the list above, the student must make an appointment for and exit interview in the following order:
   a. Lead Instructor – for Academics and attendance
   b. Financial Aid Exit – completion of monetary obligations
   c. Admission Agent – update student general information
   d. School Director or School Manager – for final review, student survey, award a certificate of completion and State Board application form.

A copy of the exit interview form along with a copy of the certificate of completion will be placed in the student’s file.

Licensing Requirements

TO RECEIVE A LICENSE IN ARIZONA EACH STUDENT IS REQUIRED TO:

1. Complete the hours of instruction from a licensed school,
2. Submit proper fees and forms,
3. Successfully pass the written and practical examination conducted by the Arizona State Board of Cosmetology. Must have high school diploma, GED or transcript.

TO RECEIVE A LICENSE FROM THE NEW YORK STATE DIVISION OF LICENSING SERVICES, EACH STUDENT MUST:

1. Must be at least 17 years of age,
2. Complete the hours of instruction from a licensed school,
3. Submit proper fees and forms,
4. Successfully pass the written and practical examination conducted by the New York State Board of Cosmetology with at least a score of 70% in each area.

Additional Hours

If an enrolled student needs to purchase additional hours to meet state requirements, hours may be provided at the discretion of the Director, at an hourly rate to be paid by the student in increments as he/she proceeds. The hourly rate is determined by dividing the contracted tuition by the number of hours in the course. The hourly rate for New York: Cosmetology, $14.42. The hourly rate for Arizona: Cosmetology, $10; Cosmetology and Esthetics Instructor, $10; Esthetics, $14.38.

Overtime Hours/Rate

If a student fails to complete the hours or curriculum required for the course by the course ending date, the student may pay a penalty for additional hours needed to complete the course. This determination is at the option of the school, to be determined on an individual basis. The hourly cost for overtime instruction is charged at the contracted hourly rate and is payable in advance. The hourly rate for New York: Cosmetology, $13.42. The hourly rate for Arizona: Cosmetology, $10; Cosmetology and Esthetics Instructor, $10; Esthetics, $14.38.

Yves Durif highly recommends the Carsten Institute of Cosmetology as the educational foundation of the French Haircutting Technique. Yves Durif has conducted several classes teaching the French Haircutting Technique at the Carsten Institute of Cosmetology.

“*My first assistant not only is a Carsten Institute of Cosmetology graduate, she also came highly recommended to us. Therefore, I look forward to meeting and working with the soon-to-be graduates of Carsten Institute of Cosmetology in New York*”

Yves Durif
Renowned Global Educator for Aveda New York City
Standards
Because every student is a future employee, manager, or entrepreneur, he/she must meet these standards of professionalism, which will prepare you for the demands of your future career:

1. Maintaining a professional appearance is vital for success. A professional appearance includes:
   • The garments provided in the student's kit are to be clean and neat, and worn during all classroom and clinic-floor hours. It should not be torn, stained, or altered. If it does not meet these standards, students must replace it within 24 hours at the student's expense.
   • Identification badges are to be worn as issued during all clocked hours to identify students to clients. If lost, the student must replace it immediately at a cost of $7.
   • Professional footwear must be worn at all times. Carsten Institute of Cosmetology requires closed toe footwear for your safety.
   • Carsten Institute of Cosmetology reserves the right to maintain an esthetic standard for all students, including professional hygiene and grooming and, to the extent appropriate, makeup, appropriate facial hair, and standard dress code adherence.
   • Students with hair that touches the shoulders must wear the hair pulled back.
   • All cell phones, etc., must be turned off and placed in student lockers during clocked-in hours.
   • Students who, in the reasonable determination of Carsten Institute of Cosmetology, are not dressed professionally will be dismissed.

2. Students are expected to conduct themselves in a professional manner at all times and be mindful of the following:
   • To maintain a learning environment for all students, anyone who is disruptive in the classroom or on the clinic floor (rudeness, foul language, or other unprofessional behavior) may be dismissed for the day.
   • Beverages, food, candy, and gum are allowed in the lunchroom area only.
   • Carsten Institute of Cosmetology is a smoke-free facility.
   • Students will be notified of emergency phone calls only, so as not to interrupt the education process.

3. To ensure that each student receives consistent and comprehensive instruction in the classroom and clinical environments, students need to remain in assigned areas or receive instructor permission to be in unassigned areas.

4. Students need to be mentally alert and have a sober state of mind to benefit from the training and technical experience Carsten Institute of Cosmetology offers. We strongly support the National Drug Prevention Program, which does not condone the use of controlled substances and intoxicants. Students using, or under the influence of, controlled substances or intoxicants at school will be terminated.
5. All services or work done by students must be assigned by, performed under the supervision of, and evaluated by an instructor within the educational environment.

Students who refuse an assigned service will be dismissed for the remainder of the day. Student kits are to be used for assigned services only. Carsten Institute of Cosmetology prohibits solicitation of products, merchandise, or services or personal gain.

6. Students are responsible for their own personal property, and are required to provide locks for their lockers and to secure their property in these locked areas. In order to perform professional services, student kits are to be complete at all times. If any kit items are missing or damaged, the student will be required to replace the item within 24 hours.

7. Stealing, defacing, or damaging student or school equipment or property can result in termination and require monetary restitution, and possibly legal action.

Violations

MINOR STANDARDS VIOLATIONS
Minor violations include assigned area violations, property misuses, client service violations, unprofessional behavior, and any disruptive behaviors determined by instructors and staff members as interrupting or preventing the regular operation of the school or interrupting or preventing the education of other students. Anytime during the student’s program, the violation of a minor standard may result in suspension from the school or termination.

FIRST OFFENSE: Brings discussion and review of the minor violation with the student;

SECOND OFFENSE: Requires a written counseling form be placed in the student file;

THIRD OFFENSE: For the same offense will constitute a strike (see Student Manual), and an accumulation of four strikes may result in termination from school.

TERMINATION
Students who are terminated have up to five school days to submit a letter of appeal. The Administrative Director will inform the student of the appeal board date. Once the Appeal Committee has agreed that the student is prepared to comply with the professional standards of the school, the student may return to school; however, a record of termination will be recorded in the student’s permanent file. While a student is awaiting appeal, no clock hours may be earned and tuition charges are suspended.

If a student awaiting appeal fails to respond in five days, the student remains terminated.

MAJOR STANDARD VIOLATIONS
Major standards violations include using controlled substances/alcohol, defacing or destroying property, stealing, falsifying documents, committing fraud, abusing and/or causing physical harm to others, or violating local, state and federal laws.

Anytime during a student’s program, violation of a major standard may result in termination.

“It was very exciting to come to Phoenix and do a show for your school. It was great meeting all of your students who were very enthusiastic about their new career. There is a great need for a school like yours in New York City. Many people can use the great European techniques that you teach.”

Alain Pinon
Salon AKS
New York City
Attendance & Absence Policies

Attendance Policies

All students are expected to be in attendance as specified in the enrollment contract. Our training is similar to actual employment, where any absence or late reporting interferes with daily work and reflects upon the employee’s job record.

1. Students are expected to call 212.675.4884, e-mail frontdesk@carsteninstitute.com, in New York and 480.491.0449, e-mail RSVP@carsteninstitute.com, in Arizona before 8:30 a.m. Tuesday through Saturday each day that they are going to be late or absent.

2. Saturdays are busy clinic days, and students can only miss two Saturdays during their course. The third and each subsequent Saturday missed will result in a strike. A student must attend a minimum of five hours every Saturday or it will count as a full day missed.

3. In Arizona, every fourth day missed each unit will result in a strike notice. In New York, every third day missed each unit will result in a strike notice.

4. Students will be provided with a strike notice for each time absent without notice.

5. An accumulation of four strike notices will result in termination. Students may appeal termination to the Appeal Committee.

Tardy Policy

1. Any student clocking in six minutes after scheduled class start time is considered tardy. It is up to the instructor’s discretion to allow any student arriving late to enter class. If you are not allowed to enter theory class, you cannot clock in until after theory is over.

2. In Arizona, if a student accumulates six tardies in a unit, the seventh tardy will result in a strike notice.

In New York, if a student accumulates three tardies in a unit, the fourth tardy will result in a strike notice.

A counseling session will be required with the unit instructor for a recommitment and goal setting. A counseling slip will be placed in the student file.

3. If a student does not call in on Saturday by 8:30 a.m. to report being late, the student will not be permitted to attend school that day.
Early Releases

All students are expected to give adequate notice when it is necessary that they be released early.

1. Fill out an early release form at the front desk.

2. Have the instructor approve and sign.

3. Clock / Sign out. Students will be given three early releases per unit. The fourth will result in a strike notice.

Pre-arranged Absence

Prior to an expected absence, the student must:

1. Fill out a pre-arranged absence form at the front desk.

2. Report to the lead instructor for approval and signature.

PRE-ARRANGED ABSENCE IS NOT AN EXCUSED ABSENCE
Any absence, whether pre-arranged or not, will be made up before the end of the student’s contract. If they exceed the contracted graduation date, overtime charges may be incurred.

Leave of Absence

A student may request a leave of absence for up to 60 calendar days by completing the request for leave of absence form and submitting it to administration. Additional documentation may be required.

A leave of absence will extend his/her contract by the approved length. A student may only receive one leave of absence during the enrollment time in school. (See Student Manual for more details.)

Holidays

New Year’s Day
Martin Luther King Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
December 25th

Attendance Recording Procedure

It is a state requirement that the school provide an accurate system for recording all student times, services, and class hours. Students are ultimately responsible for tracking hours on a daily basis. Carsten Institute of Cosmetology will honor documented daily time that adheres to the applicable course schedule.

Arizona requires student to clock in/out on the time clock at the beginning and end of each day, and at the beginning and end of each lunch break. New York State requires a manual tracking of attendance, and students must sign in/out at the beginning and end of each day, and for lunch breaks.
Notice of Cancellation and Refund; Buyers Right to Cancel

The agreement and the student’s enrollment can be terminated only by written notice of cancellation from one party to the other. Said notice shall be mailed, postage prepaid, either registered or certified, return receipt requested, to the other party at the address set out on the first page of the Enrollment Agreement. The school shall acknowledge in writing any valid notice of cancellation within 10 days after the receipt of such notice.

The failure of a student to notify the director in writing of withdrawal may delay the refund of tuition due pursuant to New York State Code, Education Law, Article 101, Section 5002.

Refund Policy

1. If the school does not accept an applicant or cancels his/her contract within 7 days of signing the enrollment agreement, the applicant shall be entitled to a refund of all monies paid, including the registration fee of $100.

2. Any student, who cancels his/her contract after seven business days of signing the enrollment agreement, but prior to entering classes, shall be entitled to a refund of all monies collected by the school, except the registration fee.

3. If a course is cancelled subsequent to student’s enrollment, the school provides a refund of all monies paid.

4. If the school is closed, or otherwise ceases instruction, the student is entitled to a full refund of all tuition.

5. If either party cancels the Enrollment Agreement after the student enters class, the student is responsible for the following:
   a. The nonrefundable registration fee, plus
   b. The cost of any textbooks or supplies received, plus
   c. The tuition liability is calculated as of the student’s last date of physical attendance. Tuition liability is divided by the quarter and/or payment periods in the program. Total tuition liability is limited to the quarter and/or payment periods during which the student withdrew or was terminated, and any previous quarter and/or payment periods completed. Tuition liability may be adjusted due to mitigating circumstances, judged on an individual basis, as may occur.

6. Return of Title IV Funds Calculation will be performed on all Title IV recipients. The Title IV calculation will determine how much of the federal funds Carsten Institute must refund back to the Title IV Programs. Any refunds that must be made must go back in the following order within the allotted time frame, Federal Unsubsidized Direct Loans, Federal Subsidized Direct Loans, Federal Direct Plus Loan, and Federal Pell Grant.

Return Of Funds Time Frame
Direct Loans and Direct Plus Loans – Official withdrawals no later than 45 days from last date of attendance or student notification. Unofficial withdrawals no later than 45 days of date of determination by the school that student ceased attending. Never returned from an approved leave of absence no later than 45 days of earlier of the end of the LOA or student notification.

Federal Pell Refunds for an official withdrawal will be made no later than 45 days from last date of attendance or student notification. Unofficial withdrawals no later than 45 days of date of determination by the Carsten Institute that the student ceased attending. Never returned from an approved leave of absence will be made no later than 45 days of the earlier of the end of the LOA or student notification.

7. Institutional Refund Policy
An institutional refund policy will be applied to all students regardless of whether the student is receiving Title IV Funds or not. New York uses the State mandated policy which is based on weeks. Arizona uses a modified prorate refund policy based on percentage of completion. When a termination or withdrawal occurs, this helps determine how much Carsten Institute is entitled to keep or how much needs to be refunded back to the student.
NEW YORK

FIRST QUARTER
If termination occurs, the school may keep:

Prior or during

the 1st week ................... 0%
During the 2nd week ...... 25%
During the 3rd week ...... 50%
During the 4th week ...... 75%
After the 4th week ...... 100%

SUBSEQUENT QUARTERS

Prior or during

the 1st week ................. 25%
During the 2nd week ..... 50%
During the 3rd week ...... 75%
After the 3rd week ...... 100%

ARIZONA

If termination occurs, the school may keep:

Prior or during

% of actual amount
hours earned of tuition
out of the total retained
hours in the by the
amount school
of tuition

the 1st week ............... 0%
(First Payment Period only)
.1% to 10% ......... 10%
10.1% to 20% ......... 20%
20.1% to 30% .......... 30%
30.1% to 40% .......... 40%
40.1% to 50% .......... 50%
50.1% to 60% .......... 60%
60.1% and over ...... 100%

The student refund may be more than stated if the federal policy results in a greater refund.

The school will acknowledge in writing any valid notice of cancellation within ten (10) days after the receipt of such notice. Any monies due the applicant or student will be refunded within 45 calendar days from the date of determination in Arizona. In New York, monies will be refunded within 59 days from the last day of attendance. The official withdrawal date is determined by the postmark date on the written notification or the date said notice is delivered to the school director in person.

All miscellaneous costs, which have not yet become due will be void. In the case of a leave of absence, the school shall return any monies due the student or applicant within 45 days of the last day of the student's leave of absence if the student fails to return.

The date of withdrawal determination shall be the earlier of the scheduled date of return from the leave of absence or the date the student notifies the institution that the student will not be returning. Refund calculations are based on last date of attendance.
COMPLAINT

PROCEDURE

For any challenges that may arise:

1. Discuss the problem with your instructor.

2. If a satisfactory resolution of the challenge does not occur within a reasonable time, the challenge should be brought to the Administrative Director.

3. If the Administrative Director reaches no resolution within a reasonable time, the challenge should be presented to Carsten or Kirsten Wilms in writing.

4. Carsten or Kirsten Wilms will take the appropriate action and his/her decision will be final and binding.

Challenges may also be brought to your class representative that is on the Student Council.

Students must first exhaust Carsten Institution’s complaint procedures prior to filing a complaint with NACCAS.

NEW YORK students have the right to file a complaint with the New York State Education Department, Bureau of Proprietary School Supervision. Write or call:

New York State Education Department Bureau of Proprietary School Supervision 89 Washington Avenue, Room 580 EBA Albany, NY 12234 (212) 643-4760 www.acces.nysed.gov/bpss/

ARIZONA students have the right to file a complaint with the Arizona State Board of Cosmetology. Write or call:

Arizona State Board of Cosmetology 1721 East Broadway Tempe, AZ 85282 (480) 784-4539

ALL STUDENTS have the right to file complaints with the National Accrediting Commission of Career Arts & Sciences (NACCAS). Write or call:

NACCAS 4401 Ford Avenue, Suite 1300 Alexandria, VA 22302 (703) 600-7600 www.naccas.org
OWNERSHIP & ACCREDITATION

OUR FACILITY IS A SKILLED TEAM OF EXPERIENCED INSTRUCTORS WITH THE KNOWLEDGE OF CLASSIC AND CONTEMPORARY TECHNIQUES.

INSTRUCTORS HAVE MET PROGRAM-LICENSING REQUIREMENTS AND ARE TRAINED IN ALL ASPECTS OF HAIR, SKIN, AND NAIL ESTHETICS; BODY CARE; AND RELATED SCIENCES.

THE CARSTEN INSTITUTES OF COSMETOLOGY are accredited by the National Accrediting Commission of Career Arts & Sciences (NACCAS).

NACCAS
4401 Ford Avenue, Suite 1300
Alexandria, VA 22302
(703) 600-7600
www.naccas.org

THE CARSTEN INSTITUTE OF COSMETOLOGY NEW YORK is approved and licensed by:

New York State Education Department
Bureau of Proprietary School Supervision
89 Washington Avenue,
Room 580 EBA
Albany, NY 12234
www.acces.nysed.gov/bpss/

THE CARSTEN INSTITUTE OF COSMETOLOGY ARIZONA is approved and licensed by:

The State Board of Cosmetology
1721 East Broadway
Tempe, AZ 85282
(480) 784-4539
www.cosmetology.state.az.us

Carsten Institute NYC, LLC dba Carsten Institute of Cosmetology is owned by Carsten Haircutters, Inc. Carsten Haircutters, Inc., dba Carsten Institute of Cosmetology, is owned by Carsten Wilms and Kirsten Wilms
IF YOU ARE EXCITED ABOUT THE PROSPECT OF TRAINING AT THE CARSTEN INSTITUTE OF COSMETOLOGY, HERE’S ALL YOU HAVE TO DO TO GET STARTED

1. Complete the General Information Questionnaire (inserted in the back of this catalog) and submit it to the Admissions Office, or see our Web site at www.carsten.edu for an online application.

2. Have an informational interview with the Admissions Representative.

3. Take and pass the entrance exam.

4. Submit a current letter of recommendation.

5. Submit a Free Application for Federal Student Aid (FAFSA).

6. Complete the Emergency Contact, Demographic and Medical Disclosure forms.

7. Submit a letter of intent describing your reasons and goals for enrolling in the program.

8. Submit your high school diploma or General Education Diploma (GED) or take and pass an ATB Exam.


10. Submit the registration agreement (to be provided by your admissions representative) and a $100 registration fee.

NEW YORK GUIDELINES:
1. Transferring of instructional hours shall be limited to courses of like content and Instructional hours.

2. The student’s original transcript will be reviewed in addition to taking and passing a written and practical exam.

3. Carsten Institute of Cosmetology may accept hours, no grades.

4. From Esthetics graduate, Carsten Institute of Cosmetology may accept up to 200 hours for the cosmetology program.

5. From Barber graduate, Carsten Institute of Cosmetology may accept up to 300 hours.

6. From Nail technician graduate, Carsten Institute of Cosmetology may accept up to 75 hours.

ARIZONA GUIDELINES:
1. Transfer of instructional hours shall be limited to courses of like content and Instructional hours.

2. The student’s original / official transcript and a description of the course content will be reviewed in determining the acceptability of the transfer of hours. (The transcript and description will be kept in the student’s file.)

3. Carsten Institute of Cosmetology Arizona may accept to transfer up to a maximum of 800 hours for cosmetology program. New York may accept a maximum of 500 hours for cosmetology program.

4. From Esthetics graduate, Carsten Institute of Cosmetology Arizona may accept to transfer up to a maximum of 300 hours.

5. Carsten Institute of Cosmetology Arizona may accept to transfer up to a maximum of 100 hours for Esthetics program.

Transfer Students
Applicants for transfer are considered on an individual basis. Carsten Institute of Cosmetology may, at its discretion, refuse transfers if admission requirements, including tuition, cannot be met.

To schedule an informational interview
CALL THE ADMISSIONS DEPARTMENT
NEW YORK: 212.675.1586
ARIZONA: 480.491.1721

OR, CALL CARSTEN INSTITUTE
NEW YORK: 212.675.4884
ARIZONA: 480.491.0449

If you want more information regarding classes offered in Spanish, please contact the New York Institute.

The Carsten Institute of Cosmetology, in its admission, instruction, and graduation policies, does not discriminate on the basis of race, religion, financial status, sex, national origin, age, veteran status, ethnic origin, or sexual orientation.

The Carsten Institute of Cosmetology does not recruit students that are currently attending or admitted to another school offering a similar program of study.

ADMISSIONS ARE YOU READY TO BEGIN?
CARSTEN INSTITUTE
ARE YOU READY TO BEGIN?
I hereby acknowledge that I have received a copy of the Carsten Institute of Cosmetology Catalog. It is my obligation to review this approved catalog for factual information. Anything I do not understand, it is my responsibility to obtain an understanding from the Admissions Representative.

STUDENT NAME

STUDENT SIGNATURE

DATE SIGNED

ADMISSIONS REPRESENTATIVE NAME

ADMISSIONS REPRESENTATIVE SIGNATURE

DATE SIGNED
GENERAL INFORMATION

CONTACT INFORMATION

DATE ____________________________

NAME ________________________________

ADDRESS _______________________

CITY ____________________ STATE _______ ZIP ______

PHONE NUMBER ____________________ CARRIER COMPANY ____________

E-MAIL ________________________________

EDUCATIONAL INFORMATION

GED [ ] YES [ ] NO

HIGH SCHOOL (NAME) ________________________ GRADUATED DATE/YEAR ________

COLLEGE (NAME) ________________________ GRADUATED DATE/YEAR ________

VOCATIONAL TRAINING (NAME) ________________________ GRADUATED DATE/YEAR ________

DO YOU NEED INFORMATION ON FINANCIAL AID? [ ] YES [ ] NO

WHAT PROGRAM ARE YOU INTERESTED IN ATTENDING?

[ ] COSMETOLOGY [ ] ESTHETICS [ ] INSTRUCTOR TRAINING

WHEN WOULD YOU LIKE TO START SCHOOL? _________________

ARE YOU INTERESTED IN ATTENDING CARSTEN INSTITUTE?

[ ] FULL-TIME [ ] PART-TIME
HOW DID YOU HEAR ABOUT THE CARSTEN INSTITUTE OF COSMETOLOGY?

[ ] INTERNET      [ ] TV      [ ] REFERRAL   WHO?________________
[ ] NEWSPAPER     [ ] WEBSITE [ ] OTHER ________________

WHAT SKILLS OR QUALITIES DO YOU HAVE THAT WILL HELP YOU IN YOUR TRAINING?

______________________________

______________________________

______________________________

WHAT INSPIRED YOU TO INVESTIGATE YOUR FIELD OF INTEREST?

______________________________

______________________________

______________________________

PLEASE SUBMIT COMPLETED FORM TO THE ADMISSIONS OFFICE AND CALL TO SCHEDULE AN INFORMATIONAL INTERVIEW.

NEW YORK
Carsten Institute of Cosmetology
New York
290 Madison Avenue, 5th Floor
New York, NY 10017
Admissions: 212.675.1586

www.carsten.edu

ARIZONA
Carsten Institute of Cosmetology
Tempe
3345 S Rural Road
Tempe, AZ 85282
Admissions: 480.491.1721

www.carsten.edu
GAINFUL EMPLOYMENT

DISCLOSURES

AWARD YEAR 07/01/2013-06/30/2014

PROGRAM: COSMETOLOGY

OPE ID: 03097801
PROGRAM CIP CODE: 12.0401

THIS PROGRAM PREPARES THE STUDENT
FOR THE FOLLOWING OCCUPATIONS:

US Department of Labor Standard Occupational Classification (SOC) Codes:
39-5012, 39-5091, 39-5092, 39-5094

To access SOC Codes go to: http://www.onetonline.org/crosswalk/

Normal time to complete the program in weeks: 33

Time frame/Award Year: 7/1/2013 – 6/30/2014

On Time Graduation Rate for students completing the program in the Award Year: 77%

Number of students completing the program in the Award Year: 68

INSTITUTIONAL CHARGES FOR THE PROGRAM:

a. Tuition: $13416.00
b. Fees: $100.00
c. Kit/Books: $1450.00

Total $14966.00

Job Placement Rate for students completing the program in the Award Year: 90%

Median Title IV Loan Debt for students completing program in the Award Year: $6926

Median Private Loan Debt for students completing program in the Award Year: $0

Median Institutional Financing Debt for students completing program in the Award Year: $0