

phagans
school of hair design

**YOUR
TO BEAUTY
PATH
Starts Here**



**FINANCIAL AID &
SCHOLARSHIP GUIDE**

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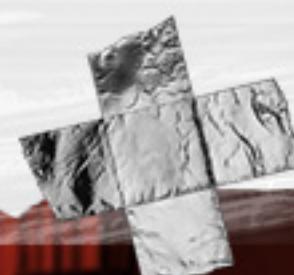
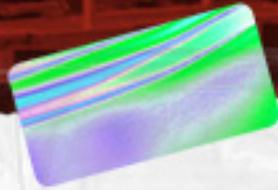
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WELCOME TO YOUR FUTURE IN

Beauty

We're excited that you're considering Phagans School of Hair Design! Whether you're dreaming of becoming a hairstylist, esthetician, barber, or nail technician, investing in your education is a big step—and we're here to help make it manageable.

This guide will walk you through:

- Tuition & fee expectations
- How to apply for financial aid
- Scholarship opportunities
- Payment plans
- Budgeting tools

BEAUTY SCHOOL IS A JOURNEY, AND WE'RE READY TO SUPPORT YOU EVERY STEP OF THE WAY.

WHAT DOES BEAUTY SCHOOL

Cost?



At Phagans, we believe in being transparent about the costs of your education. **We offer multiple program options, and each has its own tuition, supplies, and materials cost.**

PROGRAM	TUITION	ADDITIONAL COSTS	TOTAL EST. COST
DUAL PROGRAMS <small>(Depending on program)</small>	\$1,300 to \$20,000	\$2,400 to \$3,700	\$15,400 to \$23,700
HAIR DESIGN	\$18,000	\$1,700	\$19,700
ESTHETICS	\$9,300	\$1,400	\$10,700
NAIL TECHNOLOGY	\$6,500	\$1,400	\$7,900
BARBERING	\$15,000	\$1,800	\$16,800
CADET INSTRUCTOR	\$10,000	\$500	\$10,500

Costs include tuition, books, uniforms, kits, and other required materials.



UNDERSTANDING UNDERSTANDING UNDERSTANDING **FINANCIAL**



Aid

Phagans is a Title IV-approved school, which means students enrolled in eligible programs may qualify for federal financial aid.

Types of federal aid available:

- **Pell Grants** (free money that doesn't have to be repaid)
- **Direct Subsidized Loans** (government pays interest while you're in school)
- **Direct Unsubsidized Loans** (interest accrues immediately)
- **Parent PLUS Loans** (for dependent students)

FAFSA School Code: 012350

Learn more on our [Financial Aid Page](#)



HOW TO APPLY FOR

FINANCIAL AID

STEP-BY-STEP FAFSA GUIDE:

1. Gather Documents

- Social Security Number
- Federal tax returns and W-2s
- Bank account balances (if applicable)

2. Complete FAFSA

- Visit [FAFSA.gov](https://fafsa.gov)
- Use Phagans' school code: 012350
- Submit as early as October 1

3. Meet With Our Financial Aid Administrator

- We'll review your Student Aid Report (SAR) together and help you understand your options

EVEN IF YOU THINK YOU MAY NOT QUALIFY FOR AID, YOU SHOULD STILL APPLY. YOU MIGHT BE SURPRISED!





Scholarships

At Phagans, we encourage students to seek out beauty industry scholarships to reduce or eliminate out-of-pocket costs. These are offered by national organizations, brands, and industry foundations.

Top Scholarship Resources:

- [Beauty Changes Lives Foundation](#)
- [Great Clips Scholarship Program](#)
- [Professional Beauty Association \(PBA\) Scholarships](#)
- [Sport Clips Help a Hero Scholarship \(for veterans\)](#)
- [Beauty Schools Directory \\$2,500 Scholarship](#)

**MANY SCHOLARSHIPS ONLY TAKE 30–60 MINUTES TO APPLY FOR.
START EARLY AND APPLY OFTEN!**

PAYMENT
PAYMENT
PAYMENT

Plans



Not all students qualify for federal aid, and that's okay! Phagans offers in-house payment plans designed to help you spread your tuition across manageable monthly installments.

How It Works:

- Set up a payment schedule through our Financial Aid Office
- Plans are customized based on program cost and expected aid
- Payments may be due monthly or at key intervals

VISIT OUR [**MANAGING THE COST OF EDUCATION PAGE**](#) TO EXPLORE OPTIONS.

Budgeting

FOR
BEAUTY
SCHOOL

2020



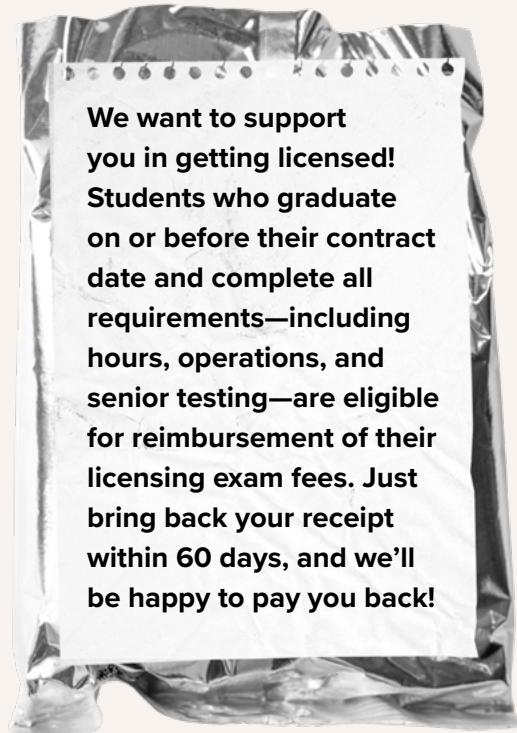
In addition to tuition and supplies, don't forget to plan for:

- Licensing exam fees*
- Transportation
- Food, rent, and personal expenses
- Childcare (if applicable)

Budget Tips:

- Use a spreadsheet to track fixed and variable expenses
- Set aside money for emergencies
- Look for student discounts on software, beauty tools, and groceries

WE'RE HAPPY TO HELP YOU BUILD A BUDGET THAT WORKS WITH YOUR LIFESTYLE AND LEARNING GOALS.



MAXIMIZE YOUR FINANCIAL AID



HERE ARE SOME WAYS TO STRETCH YOUR DOLLARS:

- 01. Apply Early:** FAFSA opens Oct 1. The earlier you apply, the more aid you may receive.
- 02. Apply for Multiple Scholarships:** Don't limit yourself to just one.
- 03. Only Borrow What You Need:** Loans are helpful, but be strategic to avoid excess debt.
- 04. Stay Enrolled & On Track:** Dropping below a certain number of hours can affect your aid
- 05. Ask Questions:** Our Financial Aid Office is here to support you, not judge you.



LET'S GET YOU STARTED

Financing your education is possible—and we're here to make it less stressful. Whether you need help with your FAFSA, applying for scholarships, or setting up a payment plan, our team is ready to guide you.

Schedule a financial aid consultation today!

PHAGANS SCHOOL OF HAIR DESIGN

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Your career in beauty starts with a bold step—and we'll help you take it.

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