



# Financial Literacy for **Beauty & Wellness**

A CRITICAL PRIORITY FOR 2026

As we begin the year with a set of new threats and evolving regulatory landscape including proposed changes to licensure hours and increased scrutiny on student outcomes, there has never been a more critical time to demonstrate the value and preparedness of your graduates. Financial literacy isn't just a student benefit; it's strategic protection for your program. Here are a few resources, including three essential topics you can start teaching today:

## 01 Leverage Data: Qnity Compensation Studies

Reminder to reference our Compensation Studies. Use caution before sharing these with prospective students. This is not considered a guarantee of future earnings, but it is based on real, credible research conducted with a CPA firm and PhDs. Here are a few highlights from the research to have at your fingertips:



**EARNINGS:** The average hourly earnings ranged from \$26.65-\$40.50 across all studies.



**FLEXIBILITY:** The average pro worked between 24-28 hours per week and 99% of the companies in the 2022 and 2023 study offered scheduling flexibility. **\*Note**, this can pose a challenge for policy makers who tend to view this as “part-time.” This is largely intentional hours at the choice of the employee, not the employer.



**EMPLOYMENT:** 94% of participating companies were actively hiring your graduates—providing critical job opportunities during a period of elevated unemployment among younger generations.



**ROI:** Based on actual annual wages, cosmetology students pay back loans in 4-6 years compared to 10-20 years for four-year degrees. With average loan amounts of \$9,000 versus \$40,000, beauty and wellness education costs 77.5% less and delivers returns up to 5x faster.



To access the full studies, [click here.](#)

## 02 Teach the Three Most Important Topics

Start incorporating financial literacy into your program today. Here are **three essential topics** you can introduce to your beauty and wellness students right now:

### 1. STUDENT LOAN REPAYMENT



Talk about this frequently and dedicate real class time to it. Minimizing your student loan default rates while helping students prepare is a win for all parties. **We know student loans are confusing, so make it simpler.** Have students review their terms, calculate their payments, and build a budget that factors this into their expenses and earnings. Education in a skill is absolutely a great investment, and borrowing money means it's your job to pay it back.

**START HERE:** Ask students to identify their first payment due date and monthly payment amount. Then pose the question: ***"What actions can you start taking today to ensure you can comfortably afford this payment?"*** This simple exercise opens the door to larger conversations about building income, budgeting, and long-term financial planning.

**BONUS:** CLICK [HERE](#) TO EXPERIENCE A PORTION OF OUR STUDENT LOAN LESSON.

### 2. TAX COMPLIANCE



**Talk to your students about taxes.** Taxes are often the #1 expense, yet they're frequently an afterthought—especially as more students consider going solo without understanding that roughly 30% of their revenue will go to taxes before any other expenses. Much of the earnings data we see is skewed by underreporting. We can change this by educating students on the critical difference between **legal tax planning** (working with a CPA to maximize deductions) and **tax evasion** (intentional underreporting, which is illegal and carries serious consequences).

#### DISCUSS THIS:

What's the difference between smart tax planning and tax evasion? How much will they actually pay in taxes as an employee vs. a solopreneur vs. a business owner? When our industry understands this distinction, we can finally showcase the true earning potential of beauty and wellness careers.



### 3. HOW TO MAKE & GROW AN INCOME

Growing an income takes time. It doesn't happen overnight. **This needs to be discussed with students often** to ensure they're prepared to do what needs to be done to make quality income post graduation and sustain a career in beauty.

**CHALLENGE YOUR STUDENTS:** How many clients do they need per week at what average ticket to meet their income goals? Most can't answer this. Fewer know how to build that client base or increase their ticket strategically. This is where structured financial literacy education transforms outcomes.

Do the basic math based on the two most important numbers to grow post graduation.

QNITY'S 2 NUMBER GROWTH™:

**CLIENT COUNT × AVERAGE TICKET = SALES.**



CLIENT  
COUNT



AVERAGE  
TICKET

- **CLIENT COUNT**
  - No clients = no money. This is the most important area they need to work on to build and retain clients after graduation.
- **AVERAGE TICKET**
  - How much the client spends with them. How much someone charges is based on skill and experience.



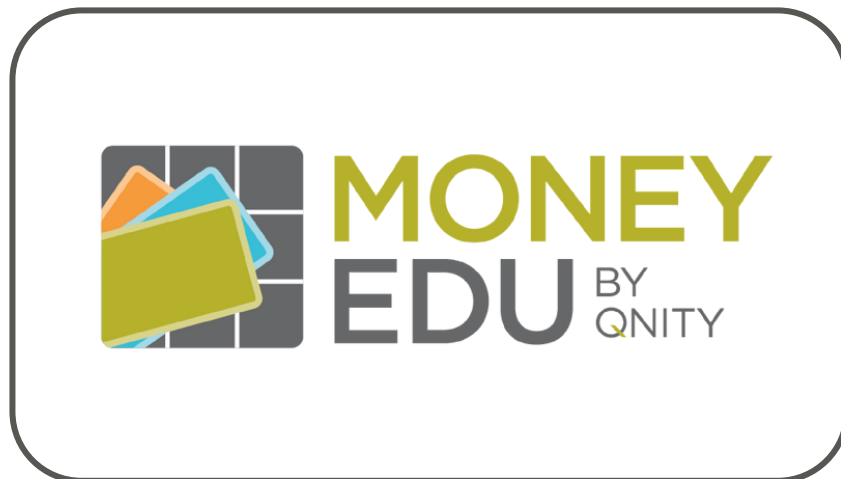


## Partner with a Curated, Trusted Financial Literacy Expert

The world is changing. Government regulations, proposed changes in licensure hours, it's a lot to navigate. Don't try to do this alone. Work with a trusted partner to bring a fully curated program designed specifically for beauty and wellness students. Created by a former CPA and tax professional turned 8-location salon/spa co-owner, **we know beauty and we know finance.**

Your support in bringing **MONEY EDU by Qnity** to your classroom enables us to change the perception of beauty and wellness schools across the country. Together, we win in numbers. Let's produce a **NEW** generation of beauty professionals ready to earn strong incomes, pay back their loans, handle their taxes with confidence, and build lasting careers, and **enable the data of your graduates to tell a better story.**

## INTRODUCING



[Click here](#) to explore our latest program update!