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MISSION, PHILOSOPHY AND GOALS

OUR MISSION

Myotherapy Massage College provides students with high-quality education and experience, enabling them to join and thrive in the massage therapy profession.

PHILOSOPHY

Myotherapy Massage College’s (MMC) philosophy is to maintain an environment where personal learning and expression are supported with a gentle measure of patience and compassion. This helps students to learn to trust in themselves and their individual instincts. Massage and bodywork are more an individual art than a science. The student and teacher must be committed to encouraging this process of opening a “new awareness.”

GOALS

MMC’s primary goal is to help its students gain the knowledge and experience necessary to improve the quality of life for themselves and their clients. MMC’s staff is committed to a comprehensive program of preventative care for the whole person. This is accomplished by combining the art and practice of massage, with effective personalized programs of nutrition and bodywork philosophy. This promotes and maintains the wellness of both clients and practitioners. Our program prepares graduates to take the Massage and Bodywork Licensing Exam (MBLEx). Graduates from MMC are prepared to assume responsibilities as massage therapists in the natural health field with a high degree of professionalism and confidence.

THE GOALS OF THE COLLEGE ARE TO:

- Give each graduate a thorough working knowledge of the structure and function of the human body and the theory and practice of natural health care methodologies.
- Develop in the graduate a professional attitude and commitment to ethical practices toward clients and fellow practitioners.
- Develop in the student good work habits and safe practices, promoting the health and welfare of their clients.
- Help students recognize his/her limitations in the natural health field, thus preventing false claims or endeavors to practice out of their chosen field.
- Enable our graduates to guide clients in appropriate programs of health, wellness and greater awareness.
In January of 1987 Myotherapy Institute of Utah opened the school of massage and began teaching the core program in the art and science of massage therapy. The student clinic opened several months later providing an opportunity for students to gain hands-on experience, broadening their background in massage therapy. In September 1989, the first group of therapists began advanced program class work in the Center for Advanced Therapeutic Studies. By January 1990, therapists began their research studies in the Myotherapy Institute’s Pain Clinic. The Myotherapy Institute of Utah was first in Utah to conduct on going, in-depth research into the efficacy of massage for pain relief using specific scientific methods. In 1992 the school was accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). On September 26, 1994, the name was changed from “Myotherapy Institute of Utah” to “Myotherapy College of Utah,” and then changed again on October 12, 2021 to Myotherapy Massage College.

Myotherapy Massage College is nestled in the majestic Rocky Mountains close to the heart of Salt Lake City. The serenity of the mountains complements the peaceful, friendly atmosphere of our school - making for a clean, friendly, and professional educational environment. Our 11,000 square-foot facility includes fully carpeted lecture and classroom areas. We have six classrooms. Our bodywork classrooms are equipped with curtains that allow for privacy. The facility is handicap accessible.

In addition, we have a comfortable student lounge and ample parking. MMC’s equipment is designed for all phases of training in massage therapy. We also offer:

- Comfortable seating and tables for study.
- Professionally crafted therapy tables for individual in-class massage practice.
- Human skeletons, audio/video equipment, wall charts and other teaching aids
- A research library which includes many texts and periodicals on sports medicine, orthopedics, holistic health and the body-mind interface, as well as anatomy, physiology and massage.
- Massage Tutor; a video library to review the massage modalities learned in class.
- Occupational and laboratory classes are limited to 16 students per class. Lecture classes will vary depending on the course, but at no time will any class exceed 20 students.
- Our goal is to maintain an overall environment where your personal learning experience will be enjoyable and memorable.
To enroll in MMC’s Basic Core Program, prospective students must: 1) schedule a meeting with the Admissions Director for an interview and to tour the school facility; 2) submit a completed Application for Enrollment Form; 3) pay the application and registration fees. Prospective students may make an appointment to observe a specific class.

Applicants for admission must be at least 18 years of age by their projected program completion date and have a high school diploma or the equivalent. Applicants must provide copies of their high school diploma or GED completion. If MMC has reason to believe that an applicant’s high school diploma or GED documentation is not valid, the Admissions Director will order the diploma directly from the applicant’s high school, from parchment.com or from the GED website. Any applicant wishing to apply previously earned credit must submit official copies of their transcripts for review by the Director of Education prior to enrollment (see Transfer Credit Policy below). All applicants participate in an interview which includes a review of the terms of their enrollment and the scope of training provided in the program.

FOREIGN HIGH SCHOOL DIPLOMA

Applicants that present a foreign high school diploma for enrollment purposes are required to have their documentation translated and certified to be an equivalent of a United States high school diploma by an agency approved by the State of Utah. The list of approved companies is available from the Admissions Office. The cost of services is to be paid for by the applicant and is additional to the estimated program costs. All applicants with foreign high school diplomas must comply with this requirement prior to attending classes regardless of education funding source.

TRANSFER CREDIT POLICY

Myotherapy Massage College accepts transfer credits from other institutions according to the following guidelines:

- The transcript, course description, syllabi or other supporting documentation must demonstrate that the course taken at the other institution is of similar length and content to the course for which transfer is requested.
- Application for transfer credit must include official transcripts showing a “C” grade or better in the course. Other supporting documentation may be required (e.g., course catalog, syllabi, course description, etc.).
- The course(s) must have been taken at an accredited institution.
- The maximum number of transfer clock hours (or clock hour equivalents) that will be accepted toward completion of the program is 380 for the Basic Core Program.
- All transfer of clock hour (or credit) applications must be made before the student originally enrolls.
- After all requested supporting documentation is received, the student will be notified within 30 calendar days whether or not the request to accept the transfer of clock hours will be granted.
- Myotherapy Massage College reserves the right to deny a request for transfer of clock hours based on time that has passed since the course was taken on a case-by-case basis.
PRIOR CREDIT POLICY FOR STUDENTS UTILIZING VA EDUCATION BENEFITS

In reference to Title 38 USC 3675 and 3676, and 38 CFR 21.4254, there is a requirement for all institutions to maintain a written record of previous education and training and that this prior credit be evaluated and reported to the VA. This includes the appropriate reduction in the requirements to complete this program.

In accordance with the above stated regulations, all Veterans or eligible dependents who use GI Bill ® Benefits for this training are required to bring in documentation of all previous training and education. Veterans are required to submit all prior training transcripts, including military transcripts, to the institution for review.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

This institution will review all prior credit and maintain a record of such training in the student’s VA file.

Due to the nature of specific and intensive training, before any credit is accepted as transfer, the student must demonstrate their skills to the instructor who will evaluate and recommend the appropriate credit accordingly. All prior credit will be awarded at the discretion of the Education Director after the evaluation of the students’ skills.

All credit granted will be documented, the program shorted proportionally and a record will be given to the student.

REINSTATEMENT REQUIREMENTS

Individuals who have withdrawn, been dismissed, or terminated by MMC may reapply for admission as a new student with the following conditions:

• Submit a letter to MMC Director of Education requesting reinstatement to the college. Upon receipt of the letter, the Director of Education will review and respond to the request within 30 calendar days.
• Satisfy all outstanding monies due MMC.
• Pay a Re-Registration Fee of $100

NON-DISCRIMINATORY CLAUSE

MMC accepts students based upon their personal abilities and aptitudes, without regard to race, color, religion, sex, sexual orientation, national origin or disabilities.
The Basic Core Program, (available daytime and evening) prepares the student for a career as an entry level Licensed Massage Therapist (LMT). Upon graduation, the student is qualified to sit for the Massage and Bodywork Licensing Exam (MBLEx) to obtain Utah Licensure. The Basic Core Program is offered on the term system.

To graduate from the Basic Core Program, students must successfully complete 796 Total Clock Hours. An instructional clock hour is defined as 50 minutes in class. The minimum time required for graduation is three terms or 30 weeks for daytime classes, and five terms or 50 weeks for evening classes. The maximum time allowed for completion is 1.5 times the designated length of the course.

A career in massage therapy may begin in as little as eight months. It is MMC’s firm belief that to meet the standards we have set, and to maintain the quality of education we offer, a minimum amount of time is required to complete our program. We believe that training in a shorter amount of time would be a disservice to our students and would not meet the standards of MMC or provide students the adequate training and practice necessary to become a successful massage therapist.

To graduate from the Basic Core Program, you must do the following:

- Comply with all the rules & regulations of MMC (as stated in the enrollment agreement)
- Successfully complete 796 clock hours of training for the Basic Core Program (see Graduation Requirements)
- Maintain a cumulative “C” (2.0) or better cumulative Grade Point Average
- Complete all financial obligations with MMC (see Graduation Requirements).

Graduates of the Basic Core Program will earn the title of Massage Therapist & receive a Massage Therapist Certificate of Completion. Graduation from the Basic Core Program will qualify graduates to apply for state licensure as massage therapists in Utah & many other states in addition to being qualified to sit for the MBLEx.

Graduates will be able to market themselves, based on their clinical training, toward entry level Massage Therapist positions offered in clinically focused settings. These may include clinics of Chiropractors, Medical Doctors, Physical Therapists as well as Hospitals and other institutions directed at treating clients/patients on a clinical level. Utah is 1 of 45 states along with 3 territories that require statewide professional licensing or certification. Requirements for licensing in Utah are as follows:

- Completing at least 600 total clock hours of training
- Graduation from an accredited institution
- Passing the Massage and Bodywork Licensing Exam (MBLEx)
- Note: Other states and territories may vary in education and licensing requirements.

Myotherapy Massage College also offers certificate programs in Spinal Touch, Acutherapy, and Sports Massage. These certificates are achieved by successful completion of each individual program. MMC also offers continuing education for credit to fulfill AMTA requirements. This allows graduates the opportunities to advance their training & stay on top of this progressive profession.
If an emergency situation arises, such as a family tragedy, medical condition, military obligation, or other extenuating circumstances, making it necessary for a student to interrupt his/her training to request a Leave of Absence (LOA). A leave of absence (LOA) is a temporary interruption in a student’s program of study. LOA refers to the specific time period during a program when a student is not in attendance. Students who need to take an LOA from the school must meet the following criteria:

- The student must request the leave in writing (prior to the expected LOA) and must sign and date a request which states a reason. The applicable School Official must approve and sign the LOA request prior to the start date of the LOA.
- The student must provide reasonable assurance that the student will return at the end of the LOA.
- The school may ask for documentation (doctor’s note, military obligation documentation) confirming the reason for the LOA.
- The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.
- Unforeseen Circumstances- Myotherapy College of Utah may grant an LOA to a student who did not provide the request prior to the LOA due to unforeseen circumstances upon notification of the situation. For example, if a student was injured in a car accident and requires time off to recover before returning to the institution, the student would not have been able to request the LOA in advance. The begin date of the approved LOA is the date the student was unable to attend school because of the accident. Students granted an LOA with unforeseen circumstances must still complete the required LOA Request documentation via electronic means or upon return.

Students granted a leave of absence are not considered to be withdrawn from school, and no refund calculation is required at that time. A leave of absence extends the student’s contract period and maximum time frame by the same number of days taken in the leave of absence. An enrollment agreement addendum and the leave of absence request must be signed and dated by all parties.

The enrollment agreement addendum will outline the extension to the student’s contract period and maximum time frame, the student’s graduation date will be revised by the same number of days taken in the leave of absence. No additional institutional charges will be assessed during a Leave of Absence.

If a student does not return from their leave of absence on the scheduled return date they will be withdrawn from school. A student on an approved leave of absence who has notified the school that he/she will not be returning will be withdrawn from the program. The determined date of withdrawal will be the earlier of the date of expiration of the leave of absence or the date the student notifies the school that he/she will not be returning. The withdrawal date for the purpose of calculating a refund is always the student’s last day of attendance. **Pursuant to the Department of Veteran’s Affairs Guidelines, students receiving veteran’s benefits will not be eligible for veteran’s educational benefits while on Leave of Absence.
ACADEMIC, BREAKS AND HOLIDAY’S

WINTER TERM 2021 BEGINS ............................................................... MONDAY, JANUARY 4, 2021
President’s Day – (Make-up classes required) ........................................... Monday, February 15, 2021
WINTER TERM 2021 ENDS ................................................................. SATURDAY, MARCH 13, 2021

SPRING TERM 2021 BEGINS ............................................................... MONDAY, MARCH 15, 2021
SPRING TERM 2021 ENDS ................................................................. SATURDAY, MAY 22, 2021

SUMMER TERM 2021 BEGINS ............................................................... MONDAY, MAY 24, 2021
Memorial Day – (Make-up classes required) ............................................ Monday, May 31, 2021
Independence Day – observed – (Make-up classes required) ...................... Monday, July 5, 2021
Pioneer Day – observed – (Make-up classes required) ............................. Friday, July 23, 2021
Pioneer Day – (Make-up classes required) ................................................ Saturday, July 24, 2021
SUMMER TERM 2021 ENDS ................................................................. SATURDAY, JULY 31, 2021

AUTUMN TERM 2021 BEGINS ............................................................. MONDAY, AUGUST 2, 2021
Labor Day – (Make-up classes required) ................................................ Monday, September 6, 2021
AUTUMN TERM 2021 ENDS ................................................................. SATURDAY, OCTOBER 9, 2021

FALL TERM 2021 BEGINS ................................................................. MONDAY, OCTOBER 11, 2021
Thanksgiving Holiday (Make-up classes required) ........... Thursday, November 25 and Friday, November 26, 2021
FALL TERM 2021 ENDS ................................................................. SATURDAY, DECEMBER 18, 2021

Winter Break (no classes) ............................................................... Monday, December 20, 2021 to Saturday, January 1, 2022
Administrative offices will be open for reduced hours Monday – Thursday, Closed Fridays
Christmas Eve .................................................................................. Friday, December 24, 2021
Christmas ......................................................................................... Saturday, December 25, 2021
New Year’s Eve .................................................................................. Friday, December 31, 2021
New Year’s Day ................................................................................. Saturday, January 1, 2022
Make-up class dates TBD as final class schedules are created.

DATES ARE SUBJECT TO CHANGE
ACADEMIC, BREAKS AND HOLIDAY’S

WINTER TERM 2022 BEGINS................................................................. MONDAY, JANUARY 3, 2022
President’s Day – (Make-up classes required, Friday, February 25)..................... Monday, February 21, 2022
WINTER TERM 2022 ENDS................................................................ SATURDAY, MARCH 12, 2022

SPRING TERM 2022 BEGINS................................................................. MONDAY, MARCH 14, 2022
SPRING TERM 2022 ENDS ................................................................ SATURDAY, MAY 21, 2022

Spring Break (no classes).......................... Monday, May 23, 2022 to Saturday, May 28, 2022
Administrative offices will be open for reduced hours Monday thru Friday

SUMMER TERM 2022 BEGINS ................................................................ MONDAY, MAY 30, 2022
Memorial Day – (Make-up classes required, Friday, June 10).............................. Monday, May 30, 2022
Independence Day – (Make-up classes required, Friday, July 8)......................... Monday, July 4, 2022
Pioneer Day – Observed – (Make-up classes required, Friday, July 29)............. Monday, July 25, 2022
SUMMER TERM 2022 ENDS................................................................ SATURDAY, AUGUST 6, 2022

AUTUMN TERM 2022 BEGINS ................................................................ MONDAY, AUGUST 8, 2022
Labor Day – (Make-up classes required, Friday, September 9)............................. Monday, September 5, 2022
AUTUMN TERM 2022 ENDS ................................................................ SATURDAY, OCTOBER 15, 2022

FALL TERM 2022 BEGINS .................................................................. MONDAY, OCTOBER 17, 2022
Thanksgiving Holiday.............................................................. Thursday, November 24 and Friday, November 25, 2022
(Make-up classes required, Friday, November 18)
FALL TERM 2022 ENDS ................................................................ SATURDAY, DECEMBER 24, 2022

Winter Break (no classes)....................................................... Monday, December 26, 2022, to Saturday, December 31, 2022
Administrative offices will be open for reduced hours Monday thru Friday.

DATES ARE SUBJECT TO CHANGE
ACADEMIC, BREAKS AND HOLIDAY’S

WINTER TERM 2023 BEGINS.......................................................... MONDAY, JANUARY 2, 2023
President’s Day – (Make-up classes required, Friday, February 10)................. Monday, February 20, 2023
WINTER TERM 2023 ENDS.......................................................... SATURDAY, MARCH 11, 2023

SPRING TERM 2023 BEGINS....................................................... MONDAY, MARCH 13, 2023
SPRING TERM 2023 ENDS .......................................................... SATURDAY, MAY 20, 2023

Spring Break (no classes)......................................................... Monday, May 22, 2023 to Saturday, May 27, 2023
Administrative offices will be open for reduced hours Monday thru Friday

SUMMER TERM 2023 BEGINS .................................................... MONDAY, MAY 29, 2023
Memorial Day – (Make-up classes required, Friday, June 9)........................ Monday, May 29, 2023
Independence Day – (Make-up classes required, Friday, June 30)...................... Tuesday, July 4, 2023
Pioneer Day – Observed – (Make-up classes required, Friday, July 14)........... Monday, July 24, 2023
SUMMER TERM 2023 ENDS ....................................................... SATURDAY, AUGUST 5, 2023

AUTUMN TERM 2023 BEGINS ................................................... MONDAY, AUGUST 7, 2023
Labor Day – (Make-up classes required, Friday September 8)......................... Monday, September 4, 2023
AUTUMN TERM 2023 ENDS ....................................................... SATURDAY, OCTOBER 14, 2023

FALL TERM 2023 BEGINS ........................................................ MONDAY, OCTOBER 16, 2023
Thanksgiving Holiday .............................................................. Thursday, November 23 and Friday, November 24, 2023
(Make-up classes required, Friday, November 17)
FALL TERM 2023 ENDS ........................................................ SATURDAY, DECEMBER 23, 2023

Winter Break (no classes)......................................................... Monday, December 26, 2023 to Saturday, December 30, 2023
Administrative offices will be open for reduced hours Monday thru Friday.

DATES ARE SUBJECT TO CHANGE
ACADEMIC, BREAKS AND HOLIDAY’S

WINTER TERM 2024 BEGINS .............................................................. MONDAY, JANUARY 1, 2024
New Year’s Day – (Make-up classes required, Friday, January 12).......................... Monday, January 1, 2024
President’s Day – (Make-up classes required, Friday, February 23).......................... Monday, February 20, 2024
WINTER TERM 2024 ENDS .................................................................. SATURDAY, MARCH 9, 2024

SPRING TERM 2024 BEGINS .......................................................... MONDAY, MARCH 11, 2024
SPRING TERM 2024 ENDS ................................................................ SATURDAY, MAY 18, 2024

Spring Break (no classes) .............................................................. Monday, May 20, 2024 to Saturday, May 25, 2024
Administrative offices will be open for reduced hours Monday thru Friday

SUMMER TERM 2024 BEGINS .......................................................... MONDAY, MAY 27, 2024
Memorial Day – (Make-up classes required, Friday, June 7)................................. Monday, May 27, 2024
Independence Day – (Make-up classes required, Friday, June 28)......................... Thursday, July 4, 2024
Pioneer Day – (Make-up classes required, Friday, July 19)................................. Wednesday, July 24, 2024
SUMMER TERM 2024 ENDS ................................................................ SATURDAY, AUGUST 3, 2024

AUTUMN TERM 2024 BEGINS ....................................................... MONDAY, AUGUST 5, 2024
Labor Day – (Make-up classes required, Friday, September 6)............................. Monday, September 2, 2024
AUTUMN TERM 2024 ENDS ................................................................ SATURDAY, OCTOBER 12, 2024

FALL TERM 2024 BEGINS .............................................................. MONDAY, OCTOBER 14, 2024
Thanksgiving Holiday .................................................................... Thursday, November 23 & Friday, November 24, 2024
(Make-up classes required, Friday, November 22)
FALL TERM 2024 ENDS ................................................................ SATURDAY, DECEMBER 21, 2024

Winter Break (no classes) .............................................................. Monday, December 23, 2024, to Saturday, January 4, 2025
Administrative offices will be open for reduced hours Monday thru Friday.

DATES ARE SUBJECT TO CHANGE
# REQUIREMENTS FOR THE BASIC CORE PROGRAM

## 796 TOTAL CLOCK HOURS

### REQUIRED COURSES

#### 696 CLOCK HOURS

**SWEDISH MASSAGE—240 CLOCK HOURS***

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<tr>
<td>RMT1101</td>
<td>Swedish Massage</td>
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<tr>
<td>RMT1203</td>
<td>Swedish Massage Lab I</td>
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<tr>
<td>RMT1204</td>
<td>Swedish Massage Lab II</td>
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<td>RMT1225</td>
<td>Chair/Trigger Massage</td>
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<td>RCL1001</td>
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<td>RCL1002</td>
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<tr>
<td>RCL1003</td>
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**ELECTIVE COURSES—100 CLOCK HOURS**

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<td>RMT4101</td>
<td>Acupressure</td>
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<tr>
<td>RMT4102</td>
<td>Aromatherapy</td>
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<td>RMT4103</td>
<td>Auriculotherapy</td>
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<td>RMT4104</td>
<td>Clinical Lab</td>
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<td>RMT4105</td>
<td>Clinical Orthopedics</td>
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<tr>
<td>RMT4106</td>
<td>Cranial I</td>
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<tr>
<td>RMT4107</td>
<td>Cranial II</td>
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<tr>
<td>RMT5001</td>
<td>Crystal and Stone Awareness</td>
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<td>RMT5002</td>
<td>Deep Tissue Massage</td>
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<td>RMT5003</td>
<td>Emotional Release</td>
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<td>EMT5004</td>
<td>Energy Essentials</td>
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<tr>
<td>EMT6001</td>
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**GENERAL EDUCATION—112 CLOCK HOURS**

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<td>RTH1105</td>
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<td>Ethics</td>
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**ANATOMY/PATHOLOGY—204 CLOCK HOURS**

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**BODYWORK—140 CLOCK HOURS**

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**EMT6105  | Feldenkrais                   | 20    |
| EMT6003  | Five Elements                | 20    |
| ETH5490  | Herbology                    | 20    |
| EMT621   | Homeopathy                   | 20    |
| EMT5440  | Homeopathy II                | 20    |
| EMT5441  | Hydrotherapy                 | 20    |
| EMT1270  | Kinesiology                  | 20    |
| ETH2150  | Lower Body Myofascial Techniques| 20 |
| EMT1240  | Lymphatic Drainage I         | 20    |
| EMT1241  | Lymphatic Drainage II        | 20    |
| EMT1260  | Medical Massage              | 20    |
| ETH8100  | Medical Terminology          | 20    |

*Pass/Fail Class*
### COURSE DESCRIPTIONS

**EMT6010 ACUPRESSURE**
**20 CLOCK HOURS**  
Acupressure is an additional study of the traditions and concepts of Traditional Chinese Medicine. It explores the philosophy of “holistic” health which includes all environmental influences on well-being and how to balance them to create and maintain optimum health. This course will focus on the digital pressure techniques that can be as much as 85% effective as the use of acupuncture.

**RMT4130 ACUTHERAPY**
**20 CLOCK HOURS**  
Acutherapy is a light, gentle touch along with energetic principles and neuromuscular anatomy which, in a non-invasive way, helps reduce stress, promote pain relief, and aid injury rehabilitation. Acutherapy can be used in circumstances where many other modalities may be prohibited. Students will learn how to recognize stress/strain patterns and how to apply Acutherapy techniques to promote balance.

**RAP2105 ANATOMY AND PHYSIOLOGY**
**60 CLOCK HOURS**  
In this class students will cover basic medical terminology, the organization of cells, tissues, and organs, and the structure and function of the body systems, with specific emphasis on interaction between the systems, and the muscular and skeletal systems.

**RAP2250 APPLIED ANATOMY**
**20 CLOCK HOURS**  
Applied Anatomy is a class that is designed to provide the student with an opportunity to apply their knowledge of basic anatomy and pathology to Massage Therapy by using “hands-on” lab experiences where palpation techniques of anatomical structures will link theory with experience.

**Prerequisite:** RAK2215 Functional Anatomy (may be taken concurrently).
RAP2250L   APPLIED ANATOMY LAB
4 CLOCK HOURS
In this course, students will have the opportunity to see what is really beneath the skin that they touch. They will visit a human cadaver laboratory where cadavers have been expertly dissected to show different muscles, nerves, fascia, bones and other tissue of the human body. They will have the chance to feel the tissues and experience the different textures of tissue types. This class is a pass/fail class.

Prerequisite is RAK2215 Functional Anatomy (may be taken concurrently) and RAP2250 Applied Anatomy (may be taken concurrently).

EMT5410   AROMATHERAPY
20 CLOCK HOURS
This class will introduce students to the history, production and uses of essential oils. Students will learn the physical, mental and emotional uses for oils and guidelines for blending oils for therapeutic use in bodywork.

EMT6470   AURICULOTHERAPY
20 CLOCK HOURS
A variation of acupuncture, auriculotherapy is the stimulation of the external ear for the assessment and treatment of health conditions in other parts of the body. The stimulation is done by manual pressure, referred to as auricular acupressure (ear reflexology). These points on the ear can also be stimulated with lasers, magnets, and ear pellets. While auriculotherapy can effectively relieve pain, stress and tension when used alone, is often used in conjunction with many of the other methods of alternative medicine. Students are introduced to the layout of the ear and shown how to use the ear to help treat clients. The use of pellets is introduced.

RTH1105   BODY MECHANICS
20 CLOCK HOURS
Body awareness is the first step toward learning to use the body effectively and safely to perform massage therapy. In this class the student will explore body mindfulness, postural habits, breath and muscular efficiency to develop work skills and to protect their tool, their body. Preparation, setup, equipment, work practice, boundaries related to body mechanics and self-care, including maintaining strength and flexibility, will be discussed and practiced as part of this course.

RMT1225   CHAIR/TRIGGER POINT MASSAGE
20 CLOCK HOURS
This class is designed to give the student a firm foundation in the use of a seated chair massage and a strong foundation in the treatment of trigger points. Forty percent of the class is devoted to learning techniques for chair massage using effective and correct body postures and logistics of the chair. The student will learn ways to introduce massage to those who have never had massage. The trigger point portion of the class will be based upon definitions and treatment of trigger points. Lectures will include physiological as well as mechanical indications for and treatment of trigger points.

Prerequisite: RAK2215 Functional Anatomy.

ECL6532   CLINICAL LAB
20 CLOCK HOURS
This practice lab is designed to allow students the opportunity to apply multiple techniques in a clinical setting under the supervision of a LMT. Students are required to address and perform therapeutic massage for more than recreational purposes on actual clients.

Prerequisite: RCL1003 Student Clinic III.

EMT2330   CLINICAL ORTHOPEDICS
20 CLOCK HOURS
This lab class will introduce fundamental orthopedic and neurologic tests as they apply to regional examination of the neuromusculoskeletal system and allows for opportunity for development and practice in the use of the tests. Additionally, material will be presented which relates to the development of the orthopedic and neurologic knowledge needed in a clinical setting. Material will also be presented which covers the common pathological conditions and/or disease processes associated with each region and their treatments.

Prerequisites: RAK2215 Functional Anatomy, RPH2302 Pathology II (may be taken concurrently).

EMT5471   CRANIAL I
40 CLOCK HOURS
This course covers the history and development of Cranio-Sacral Therapy and the value of this gentle modality in facilitating the improvement of numerous physical, mental, and emotional health problems. Students will learn about the body’s cranial-sacral mechanism, palpation of the cranial rhythm and learn to perform a basic Ten-step protocol.

Prerequisite: RAP2105 Anatomy and Physiology.

EMT6404   CRANIAL II
20 CLOCK HOURS
This course continues the study of Cranial-Sacral Therapy, adding to the student’s skill levels with additional evaluation techniques for locating hidden lesion patterns, and the introduction of BioDynamic Cranio-Sacral approaches to this therapy.

Prerequisite: EMT5471 Cranial I.
ETH5250  CRYSTAL AND STONE AWARENESS
20 CLOCK HOURS
This course introduces the student to the awareness that stones and crystals found on the earth have spiritual and psychic energies that can be tapped into for use in bodywork. The student is introduced to the physical properties of crystal and stones. History of their use, programming and conscientious choice of the stone is addressed.

EMT5382  DEEP TISSUE MASSAGE
40 CLOCK HOURS
This class will teach the students the definitions, terms and techniques that will promote the balancing of the structural frame. Postural correction to the body through the use of correct body mechanics and proper deep tissue stroke will be taught. Discussion of how the body develops problems that affects the posture and homeostasis of the body. Tracking of the client progress from the work will also be shown.

Prerequisite: RMT1101 Swedish Massage, RAK2215 Functional Anatomy.

ETH6420  EMOTIONAL RELEASE
20 CLOCK HOURS
This course presents a non-invasive, gentle technique of facilitating the release of emotional trauma from the tissues of the body without the emotional re-traumatization that can result with other approaches. Students will learn numerous approaches to this body-centered modality.

Prerequisite: EMT5471 Cranial I.

ETH5230  ENERGY ESSENTIALS
20 CLOCK HOURS
This is an advanced skill building class that draws from the most powerful healing modalities in our world today as well as the most recent information from quantum physics, philosophy, brain research and the new biology. Building on the work of leaders this class offers students advanced knowledge and enhanced awareness to exponentially strengthen their impact on their clients. Human beings hold their personal history, beliefs and experiences. These mental/emotional/energetic patterns then translate into designs of physical, emotional, energetic problems and dis-ease with in the human body. Movement, touch, awareness and expanded perception are the cornerstones of healthy living and evolution. This class will teach the student to develop and enhance the functioning of their right brain and their intuitive abilities. The student will learn to expand and enhance their palpation skills, awareness and perception in order to assist their clients in the choice of well-being that they desire. The student will learn some of the vibrational designs of consciousness within the human body to increase understanding of how their clients have organized their body, mind and soul and the resulting well being or ill-being. The student will use this new learning and information in class with partners to apply their new skills. The student will learn to energetically increase freedom of choice, movement and evolution at the physical, mental, emotional and energetic levels for the well-being of their clients.

REH3130  ETHICS
CLOCK HOURS
This course is a foundational class dealing with the ethics of touch therapy. In it students will discuss issues dealing with dual relationships, professionalism in the work place, confidentiality, roles and boundaries of the massage therapist, prevention of sexual misconduct, and legal and ethical requirements of practicing massage. This course is graded by attendance. The student must be present for the entire course.

EAP2220  EXERCISE PHYSIOLOGY
20 CLOCK HOURS
Physiology concerns the functioning of the body’s structural machinery, that is, how the parts of the body work and carry out their life-sustaining activities. Exercise Physiology is the study of the ways cells and tissues of the body function during exercise, how the body functions at rest, and how the body responds and adapts to many different types of exercises.

Prerequisite: RAK2215 Functional Anatomy.

EMT6003  FELDENKRAIS
20 CLOCK HOURS
This modality focuses on integrating the body and mind through re-educating learned movements of the body through methodical and repetitious movement patterns.

RSS3350  FIRST AID/CPR
8 HOURS, PASS/FAIL
This is the Red Cross basic First Aid/CPR course for certification required of all Basic Core students prior to graduation. This is a non-credit class. Fee Required.

ETH5490  FIVE ELEMENTS
20 HOURS
Five Elements expands the Yin/Yang theory to place all physical phenomena in the universe into one or more of five basic categories of natural correspondence: Water, Wood, Fire, Earth and Metal. Although Chinese in origin, this highly nuanced and effective approach to Oriental assessment and treatment has been developed to an exquisite level by modern Japanese and British practitioners. The Shen and Ko cycles will be discussed as well as the Five Element categories, their basic correspondences, their meridian corollaries, the transport points, and their importance in treatment situations.

Prerequisites: EMT6010 Acupressure, EMT6015 Shiatsu II, Co-requisite: EMT6320 Shiatsu Lab.
RAK2215  FUNCTIONAL ANATOMY  
40 HOURS  
This class is an extension of the Anatomy and Physiology 2105 course. The emphasis will be on the bones, muscles, ligaments and nerves of the body as well as specific bony prominences, muscle attachments and kinesiology and some common injuries of the neuromusculoskeletal system.  

Prerequisite: RAP2105 Anatomy and Physiology.  

ETH5621  HERBOLOGY  
20 HOURS  
Herbology is the study of the healing qualities of plants and herbs. This class covers the history, theory and laws pertaining to natural healing through the use of various forms of plant life.  

ETH5440  HOMEOPATHY  
20 HOURS  
Students will be taught the history, theory and laws of Homeopathy. Students will learn how remedies are made from natural origins, how they are used and what types are available. They will be taught basic concepts of homeotoxicology and how to use homeopathic medicines in practices.  

EMT1270  HYDROTHERAPY  
20 HOURS  
Students will be presented with opportunities for practicing various techniques designed at changing the environment of the body by means of water at varying temperatures and applied by manual, mechanical, and passive means. The use of water will be addressed in each of its three forms, solid, liquid, and gas and techniques taught to address treatments of clients. Some spa techniques such as body scrubs and wraps will be taught.  

EKN2150  KINESIOLOGY  
20 HOURS  
This class will be aimed at exploring the complexity of movement. The physiology of skeletal muscles will be reviewed. Lever systems will also be included in this course. Normal and abnormal gait patterns will also be covered.  

Prerequisite: RAK2215 Functional Anatomy.  

EMT5477  LOWER BODY MYOFASCIAL TECHNIQUES  
20 HOURS  
This course is designed to introduce the student to fascia and the concepts of stretching fascia in order to facilitate greater health, range of motion and functionality in the body. Student will learn the anatomy and physiology of fascia including some of the newest research in the area of fascia, conceptual models of how fascia is moved, techniques to release the fascia in the Lower body and will learn advanced techniques to treat sacroiliac joint dysfunction, plantar fasciitis, sciatic pain, knee conditions and compartment syndromes.  

Prerequisite: RAK2215 Functional Anatomy (may be taken concurrently).  

EMT1240  LYMPHATIC DRAINAGE I  
20 HOURS  
The course is designed to give the student a basic understanding of the lymphatic system and manual lymphatic drainage. An overview of the physiology of the lymphatic system, development of manual lymphatic drainage, as well as the benefits, effects and contraindications will be addressed. Students will learn basic hand strokes and a protocol for performing a lymphatic drainage session.  

Prerequisites: RMT1101 Swedish Massage, RAK2215 Functional Anatomy (may be taken concurrently).  

EMT1241  LYMPHATIC DRAINAGE II  
20 HOURS  
This class builds upon the course work that began in Lymphatic Drainage I. Students will have sufficient opportunity to perfect the lymphatic stroke and will be trained further in more specific drainage of the body. Upon completion of the class, each student will be able to adequately work with normal lymphatic loads, understand in greater depth the physiology of the lymphatic system, the treatment of different edemas and the medical indications and contraindications for Lymphatic Drainage.  

Prerequisite: EMT1240 Lymphatic Drainage I.  

ETH1260  MEDICAL MASSAGE  
20 HOURS  
Medical Massage is designed to help students of massage therapy to identify the cause of chronic pain and dysfunction and to learn specific treatments protocols. Students will learn to incorporate treatment plans into the work with clients as well as to blend different modalities to affect change in their clients for the betterment of their health. The class begins the instruction in higher levels of learning to integrate into the medical field using massage. Students will learn postural and gait analysis as part of this course.  

Prerequisite: RAK2215 Functional Anatomy.  

ETH8100  MEDICAL TERMINOLOGY  
20 HOURS  
This class is designed to give the student the ability to communicate with others in the medical field. Commonly used abbreviations and terms will be discussed and utilized in classroom exercises. Detailed charting of a client's visit including subjective, objective, assessment
plans are strongly utilized. Guidelines for communicating with others in the allied health community are introduced and practiced.

**Prerequisites:** RAP2105 Anatomy & Physiology, RAK2215 Functional Anatomy, RAP2250 Applied Anatomy, RPH2211 Pathology I.

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**ETH5275**  
**MEDITATIVE ENERGETICS**  
**20 HOURS**

This class teaches the techniques for becoming aware of the depth dimensions that exist deep inside each one of us. Just beneath the mental and emotional noise going on in our lives lies a great stillness, peace, and love that you can tap into. Once you can notice this power you can then also learn to soak it up and even merge with it. With practice this merging becomes permanent. Students will learn to identify and surrender emotional and mental pain to the healing power of this force. Noticing these states will also teach a simple but very effective method for transferring this force to others in the form of energy work.

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**EAP2400**  
**NEUROLOGY I**  
**20 HOURS**

This course will explore the anatomy and physiology of the central and peripheral nervous systems. Neuron physiology, neuronal pathways and nervous system pathology will be covered. Emphasis will be placed on the effects of massage on the function of the nervous system.

**Prerequisite:** RAK2215 Functional Anatomy.

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**EAP2401**  
**NEUROLOGY II**  
**20 HOURS**

This class continues with the course work that began in Neurology I. Areas of specific focus that Neurology II will cover include the basal ganglia’s role in muscle control, the somatic motor system, cranial nerves, the brachial plexus and the lumbosacral plexus.

**Prerequisite:** EAP2400 Neurology I.

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**RAP3145**  
**NUTRITION I**  
**20 HOURS**

These classes will give a general overview of nutrition and how different life styles affect health. Students will learn how the body digests and utilizes what it receives. Students will learn about free radicals and the immune system; vitamin and mineral supplementation and how enzymes and trace minerals contribute to well being. Students will learn about fiber, different types of proteins, grains, vegetables, juicing and food combining.

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**RMT4116**  
**ORIENTAL MERIDIANS/ SHIATSU I**  
**40 HOURS**

This class is designed to teach students basic Shiatsu tools and a Shiatsu table session flow through both demonstration and hands on practice. Students will also learn fundamentals of the 12 main meridians, and have an introduction to Qi and Yin/Yang Theory.

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**ETH6007**  
**ORIENTAL PATHOLOGY**  
**40 HOURS**

This class will provide an opportunity for bodyworkers serious about Chinese medicine to familiarize themselves with the basic clinical concepts that underlie Chinese medical assessment. Qi and Blood, Vital Fluids, External Pathogenic Factors and Eight Principles will all be discussed.

**Prerequisite:** EMT6015 Shiatsu II, Co-requisite: EMT5480 Shiatsu III.

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**RPH2211**  
**PATHOLOGY I**  
**20 HOURS**

In this class students will cover basic terminology and definitions related to pathology, infectious agents and hygienic methods, the inflammatory process, and diseases and conditions of the skin, circulatory system, lymph, and immune systems.

**Prerequisite:** RAP2105 Anatomy and Physiology.

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**RPH2302**  
**PATHOLOGY II**  
**20 HOURS**

In this class students will cover diseases and conditions of the musculoskeletal and nervous systems. Special emphasis will be placed on arthritis and orthopedic injuries of the upper and lower extremities. Pathology II may be taken simultaneously with Pathology III.

**Prerequisite:** RPH2211 Pathology I.

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**RPH2306**  
**PATHOLOGY III**  
**20 HOURS**

In this class students will cover diseases and disorders of several body systems, including the respiratory, digestive, endocrine, urinary, and reproductive systems. Time will also be dedicated to discussing guidelines for massage in the context of cancer in general. Pathology III may be taken concurrently with Pathology II.

**Prerequisite:** RPH2211 Pathology I.
ETH8400  PHARMACOLOGY FOR BODYWORKERS
20 HOURS
This course is designed to give the student of massage therapy a basic understanding of the concepts and principles of pharmacology, its terms, the basic mechanisms by which drug classes act on the body, bring awareness to the administration of drugs, and help the massage therapist understand the implications of massage when clients are under the affects of drugs. The massage therapist will also gain an awareness of how drugs the client is taking may influence assessment results. Indications and contra-indications for each drug class will also be discussed.

Prerequisite: RAK2215 Functional Anatomy, RPH2211 Pathology I, RPH2302 Pathology II (may be taken concurrently), RPH2306 Pathology III (may be taken concurrently).

RMT4320  POLARITY
20 HOURS
This course presents the basic concepts and techniques of Polarity Therapy, a widely recognized modality of energy therapy. In addition to the historical background of this technique, students will learn about the chakras, energy fields, elements, and numerous protocols and their application.

EMT6350  POSITIONAL RELEASE
20 HOURS
This course is an introduction to Positional Release, a gentle modality that effectively shows tissues how to release strain and tension patterns within 90 seconds, resulting in decreased pain and increased range of motion. From the first day, students will learn releases for the neck, shoulders, lower back, knees, and extremities.

Prerequisite: RAP2105 Anatomy and Physiology.

RTH3114  POSTURAL ASSESSMENT
HOURS
This course is designed to start students on the path of a visual postural assessment of their clients. Students will be taught how to begin assessment without judgment.

RBS3106  PRACTICE BUILDING I
14 HOURS
The focus of this course is the psychology of practice building; setting up a foundation geared towards business management concepts. The course includes goal setting, ethics, professionalism, success strategies, clinic and health code responsibilities, and Utah law.

RBS3305  PRACTICE BUILDING II
20 HOURS
This class further develops the essentials for developing and implementing a viable massage business. Students will learn how to identify and utilize resources, along with creating components for their own business plan. Classes include resume preparation, interviewing skills, creating advertising materials, developing marketing skills, and fundamental financial management - including budgeting, bookkeeping, taxes, and insurance billing.

Prerequisite: RBS3106 Practice Building I (may be taken concurrently).

EMT6025  PRE AND POST NATAL MASSAGE
20 HOURS
This class is designed to introduce the student to massage for women who are pregnant and who have just delivered. Specific bodywork techniques and body positioning using body cushions will be taught, massage demonstrated and practiced. Benefits, contraindications, and special considerations will also be taught. Course leaves the student with the ability to work with healthy women. Time permitting students may learn labor massage techniques.

Prerequisites: RAP2105 Anatomy & Physiology and RMT1101 Swedish Massage

ETH3185  PSYCHO-SOMATIC PRINCIPLES
20 HOURS
This class is designed to assist the therapist in understanding their role in the client/therapist relationship, how to evaluate or “read” a client’s emotional and physical stature to provide greater assessment, understand ethics in a “touch” profession as well as to understand one’s own behavior, all in an effort to understand their clients and how to serve them in a greater way.

Prerequisite: RSS3115 Therapeutic Principles.

RMT4120  REFLEXOLOGY
20 HOURS
This course covers the fundamentals of Zone Therapy and the effects of manipulating reflex areas of the feet for treatment of the entire body. Students will learn the benefits, effects and contraindications of Reflexology.

EMT6000  REIKI
20 HOURS
Reiki is a Japanese form of healing. It incorporates elements of alternative healing practices such as energetic healing, auras, chakra balancing, and meditation. It involves the transfer of universal life source energy from practitioner to client in order to enhance the body’s natural ability to heal itself through the balancing of energy.
It is a holistic, natural, hands-on energy healing system that effects all levels: body, mind, and spirit.

**EMT4402 RUSSIAN MASSAGE**
**40 HOURS**
This class explores and provides opportunity for practicing the art of Russian Massage. This class will present this very clinical technique which is used in Russian hospitals alongside medical techniques aimed at rehabilitating and relieving patient symptoms. The technique itself involves much deep, kneading, specific massage.

*Prerequisite: RMT1101 Swedish Massage.*

**EMT5431 SEGMENTAL BODYWORK**
**40 HOURS**
This class is designed to introduce students to various types of injuries, how they manifest, their symptoms, and rehabilitative massage techniques utilized in the treatment of these injuries. Students will be able to treat major muscles in segments and have a thorough hands-on knowledge of body planes and bony structures, identify precise locations of muscular attachments and bony landmarks.

*Prerequisite: RAK2215 Functional Anatomy (may be taken concurrently).*

**EMT6015 SHIATSU II**
**40 HOURS**
This class is designed to take the beginning student from applying a basic Shiatsu session, to be able to begin individualizing their treatment for each client’s unique body patterns. Students will review the foundational Shiatsu I information, learn the meridian pathways in more detail, better understand Qi and how it works in the body, develop beginning assessment skills and learn the tools to treat Kyo and Jitsu imbalances for the purpose of restoring the harmony of Qi in the body.

*Prerequisites: RMT4116 Oriental Meridians/Shiatsu I, EMT6010 Acupressure (may be taken concurrently), Co-requisites: EMT6320 Shiatsu Lab, EMT5490 Five Elements.*

**EMT5480 SHIATSU III**
**20 HOURS**
This class builds on the basic principles of Kyo/Jitsu assessment introduced in Shiatsu II. The effects of External Pathogenic Factors on the body will be explored using simple pulse, tongue, hara and meridian assessment techniques. Clinical presentations of deficiencies and blockages of Qi and Blood will be discussed, as will the use of Eight Principles assessment. Information gathered with these techniques will then guide the selection and application of appropriate Shiatsu techniques for hands-on work.

*Prerequisite: EMT5335 Spinal Touch I.*

**EMT5405 SPINAL TOUCH II**
**20 HOURS**
This is the certification class that incorporates advanced techniques to become proficient at Spinal Touch Therapy. Students work on clients in a supervised setting to perform evaluations, apply technique and to adjust to anomalies encountered in practice. Advanced techniques include “dialing”, surrogate testing and muscle testing for paraplegics, invalids, infants and those unable to stand at a plumb line for evaluation.

*Prerequisite: EMT5335 Spinal Touch I.*
RMT4325  SPORTS MASSAGE I
20 HOURS
This class will incorporate the concepts of massage for pre-event, post-event, rehabilitation and training in order to tailor a program to each individual athlete. Students will learn the basic muscular anatomy relating to athletes and their sport as well as an overview of the psychology of athletes. Students will learn to create a program for training and rehabilitation for each athlete. Students will learn pre and post-event massage as well as a number of deep tissue techniques.

Prerequisites: RMT1101 Swedish Massage, RAP2105 Anatomy and Physiology, RAK2215 Functional Anatomy (may be taken concurrently).

EMT5361  SPORTS MASSAGE II
40 HOURS
This class is designed to further educate sports therapists both in theory and “hands-on” experience, preparing them for National Certification. Students will be taught stretching techniques, sprain First Aid, and cryotherapy, how to deal with cramps and when to see a doctor.

Prerequisite: RMT4325 Sports Massage I (may be taken concurrently)

EMT5341  SPORTS PATHOLOGY
40 HOURS
With a sports massage focus, this class revolves around the concept of preventative work as well as injury management. This class specializes in medical concepts of stretching, taping as well as ice and heat as therapeutic treatments.

Prerequisites: RAP2105 Anatomy and Physiology, RAP2250 Applied Anatomy (may be taken concurrently), RMT4325 Sports Massage I.

RCL1001/ RCL1002/ RCL1003  STUDENT CLINIC I/II/III
40 CLOCK HOURS EACH
Under the direction of the clinic supervisor, students practice the Swedish massage techniques and other specialized modalities studied while enrolled in the Massage Therapy program. Students learn how to interface with clients in a professional manner and build vocational skills they can use to create a professional atmosphere in their practices.

Prerequisites: RMT1101 Swedish Massage, RMT2103 Swedish Massage Lab I (may be taken concurrently).

RMT3135  SURVEY OF BODYWORK
20 HOURS
This class is designed to introduce some of the most effective and widely used modalities to assist the student in choosing future bodywork classes. An overview of many modalities is presented.

RMT1101  SWEDISH MASSAGE
60 HOURS
This class is the foundation bodywork course and sets the standard for the rest of the basic course. It focuses on the history, concepts, techniques, benefits and contraindications of traditional Swedish massage. It covers body mechanics, sanitation, hygiene, draping, setting up an environment, equipment, professionalism and attitudes necessary to provide a nurturing and productive bodywork session.

Prerequisite: RAP2105 Anatomy & Physiology (may be taken concurrently).  

RMT1203/ RMT1204  SWEDISH MASSAGE LAB I/II
20 CLOCK HOURS EACH
This lab is designed to provide supervised practice time for students to expand and perfect their Swedish techniques. Various therapists on staff may work with the students to expose them to different styles of massage and refined techniques.

Prerequisites: RMT1101 Swedish Massage; students must complete RMT2103 Swedish Massage Lab I prior to taking RMT2104 Swedish Massage Lab II.

ETH1103  TAI CHI I
20 CLOCK HOURS
Tai Chi is an oriental form of exercise call the “Executive Martial Art”. Non-aerobic in nature but very much an exercise to promote health through movement. The student will learn the history, philosophy and exercise known as the “Yang Short form” along with the movement and use of Chi.

EMT4500  THAI MASSAGE I
20 CLOCK HOURS
This course will present the history and technique of Thai Massage. Thai Massage blends styles from Asian neighbors passed down through the generations. The Thai method uses point pressure, muscle stretching and compression, done in a rhythmic movement of gentle rocking. In Thai massage it is not just the hands that are used to free tension from the recipient’s body, but the therapist’s feet, forearms, knees, and elbows as well. It is applied on a mat on the floor. The work is done fully clothed and no oils are required. Thai medical massage can move deeper into the mechanical functions of the body, working with deep muscle tension and joint mobility as well as nerve, muscle and ligament balancing.
EMT4505  THAI MASSAGE II (SIDE LYING)  
20 CLOCK HOURS  
Thai Massage II continues where Thai Massage I leaves off. It is designed as an intermediate course. The student will learn a unique one-and-a-half-hour side-lying traditional Thai Massage sequence including review material from Thai Massage I.

Prerequisite: EMT4500 Thai Massage I (may be taken concurrently).

EMT4510  THAI MASSAGE FOR THE TABLE  
20 CLOCK HOURS  
In this course the student will learn Thai massage for the table. Students will learn how to adapt techniques learned in previous levels as well as additional work specific to the table. There will be an emphasis on proper body mechanics, weight distribution, client and practitioner safety. As in traditional Thai massage, this technique is applied through clothing. Students will learn how to use their body to facilitate greater range of motion and joint mobility for their clients. Stretching is also an integral part of the technique of this work. Some seeking Thai massage may not be able to get to the floor or get up from the floor; therefore, this technique allows the practitioner to work with clients who have that limitation.

EMT6575  THERAPEUTIC TOUCH (TT)  
20 CLOCK HOURS  
This class is a contemporary interpretation of several ancient-healing practices; it is an intentionally directed process of energy exchange during which practitioners use the hands to facilitate healing. In TT, the human being is viewed as a complex, dynamic whole and healing is seen as the means of restoring integrity of body, mind, emotions, and spirit. This class examines the history, definition, applications, research, and other important information about TT. The student will learn centering, gain a better understanding on how to intentionally direct and redirect energy, as well as practice energetic re-balancing of his/her own and others’ energy fields as they relate to health and bodywork. Supervised clinical experience in this program enables one to take away a basic knowledge and practical applications of TT. This class is a first step in becoming credentialed as a Qualified Practitioner of Therapeutic Touch (QTTP) by NH-PAI, the official organization of Therapeutic Touch.

RMT4315  TOUCH FOR HEALTH I  
20 CLOCK HOURS  
Students will learn a system of applied kinesiology to help discover imbalances in energy flows of the acupuncture meridians in the body. Muscles can become weakened and cause the body to move out of balance. Students will learn to locate blockages and use correction techniques to balance the body energies.

EMT5435  TOUCH FOR HEALTH II  
20 CLOCK HOURS  
Building on the muscles and correction techniques studied in Touch for Health I, this course introduces fourteen additional muscles used in balancing the body’s energy system. Additional muscle correction, trauma release, and energy balancing techniques will also be studied. Learn the concepts of Over and Under meridian energy within the Chinese Five Element Meridian Theory and use one-point balancing for optimal body/mind health and happiness.

Prerequisite: RMT4315 Touch for Health I.

EMT5310  TUINA MUSCULOSKELETAL  
20 CLOCK HOURS  
Tuina is a “push-pull” traditional Chinese massage technique. Students will learn how to use specific acupressure points along the energy meridians to relieve various symptoms. Students will learn the specific routines for working each area and integrated system of the body.

Prerequisite: RMT4116 OM/Shiatsu I (may be taken concurrently).

EMT5445  TUINA SYSTEMIC  
20 CLOCK HOURS  
This course is a more in depth look at the organ systems of the body including digestion, circulatory, respiratory as it relates to pathological conditions. Students will learn specific sequences used to balance the organ systems of the body.

Prerequisite: RMT4116 OM/Shiatsu I (may be taken concurrently).

EMT5476  UPPER BODY MYOFASCIAL TECHNIQUES  
20 CLOCK HOURS  
This course is designed to introduce the student to fascia and the concepts of stretching fascia in order to facilitate greater health, range of motion and functionality in the body. Student will learn the anatomy and physiology of fascia including some of the newest research in the area of fascia, conceptual models of how fascia is moved, techniques to release the fascia in the upper body and will learn advanced techniques to treat headaches, TMJ dysfunction, adhesive Capsulitis and carpal tunnel syndrome.

Prerequisite: RAK2215 Functional Anatomy (may be taken concurrently)
RPR3400  UTAH LAWS, RULES, AND ETHICS
4 HOURS, PASS/FAIL
The Utah Laws, Rules, and Ethics course is designed to teach the student about the regulations pertaining to massage in Utah and who is first becoming licensed in Utah. The student will be given a current set of the laws, the rules, and the ethical code of conduct as adopted by the State of Utah. Items of interest will include scope of practice, makeup of the Board of Massage, discipline, laws and rules concerning apprentices, educational and testing requirements, unprofessional and unlawful conduct, professionalism, confidentiality, roles and boundaries, and sexual misconduct. This class is required if the student is pursuing a license in Utah. It helps prepare them to take the Utah Laws and Rules exam necessary for licensing. The class is four clock hours in length.
# PROGRAM COSTS, TUITION AND FEES

PROGRAM COSTS, TUITION AND FEES ARE AS FOLLOWS:

<table>
<thead>
<tr>
<th></th>
<th>CORE PROGRAM 796 CLOCK HOURS</th>
<th>NON-MATRICULATED STUDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Fee¹</td>
<td>$25.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>Registration Fee²</td>
<td>$100.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Tuition</td>
<td>$11,940 ($300.00 per 20 hour class)</td>
<td>$320.00 per credit</td>
</tr>
<tr>
<td>Lab Fees³</td>
<td>$215.00</td>
<td>Per class</td>
</tr>
<tr>
<td>Books &amp; Supplies (approx.)</td>
<td>$1,000.00</td>
<td>Per class</td>
</tr>
<tr>
<td>Massage table/equipment — (allotted amount from financial aid)⁴</td>
<td>$795.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Professional &amp; Licensing — (approx.)⁵</td>
<td>$365.00</td>
<td>N/A</td>
</tr>
<tr>
<td>Estimated Total Cost</td>
<td>$14,440.00</td>
<td>N/A</td>
</tr>
</tbody>
</table>

¹ A one-time $25.00 Application Fee is required for all Matriculated and Non-Matriculated students (this is non-refundable after 3 business days from enrollment date). For MCU graduates enrolling as Non-Matriculated Students, no additional Application Fee is required and is waived.

² A $100.00 Re-registration fee is required for all students who withdraw and return to school. (The Registration or Re-registration fee is non-refundable after 3 business days from the date paid.)

³ Includes: $95.00 fee for ‘Applied Anatomy Lab’ + $85.00 fee for ‘First Aid/CPR’ + $35.00 fee for ‘Utah Laws, Rules and Ethics’ (The Utah Laws, Rules and Ethics class is a required course for those seeking licensure in Utah.)

⁴ Actual cost of Massage table/equipment will vary based on options and additions ordered by the student and may exceed amount listed above.

⁵ Assistance with Licensing provided as a Service to the Student by MMC.
HOW CHARGES ARE INCURRED

Unless required or stated otherwise, charges will be incurred and charged to your student account according to the following policies.

APPLICATION AND REGISTRATION FEES

Both the Application and Registration Fees are charged when you apply and register for the program.

The Application Fee is required at the time of submitting your application and enrollment documentation to the Admissions Office.

The Registration Fee may be paid at the same time as the Application Fee but is otherwise due on the day of ‘New Student Orientation’.

TUITION

Tuition is calculated at $300 per 20-clock hour class, a total of $11,940 for the required 796 hours to complete the program (some required classes are less than 20 hours and are charged on a pro rata basis. Payment for tuition is charged by two Payment Periods, each equal to 50% of the program. Half of the tuition is charged on the first day students attend class at MMC, and the balance is due once the student completes 396 clock hours (half of the required clock hours for program completion). This payment schedule is structured to align with federal student financial aid requirements.

Please note that in some instances there are a total of $215 in lab fees that students will incur for specific classes during the program. These are due prior to participation in these activities. Also, students may choose to take classes beyond the required 796 hours, but students will be charged at the rate of $300 per 20-clock hours for these classes.

A simple way to think of this - each Payment Period is half the student’s program in clock hours and weeks. Students attending the 780 clock hours covered by tuition, will have Payment Periods as follows:

<table>
<thead>
<tr>
<th>Program</th>
<th>Payment Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-week program:</td>
<td>15 weeks* / 398 clock hours</td>
</tr>
<tr>
<td>50-week program:</td>
<td>25 weeks* / 398 clock hours</td>
</tr>
</tbody>
</table>

*The specifics of your program and related Payment Periods may vary due to your specific circumstances, such as transferring in clock hours, absences and breaks or other factors. Balances not covered by Title IV Financial Aid are to be paid on a monthly basis. Please speak with the Financial Aid Office for further assistance.

Any coursework enrolled for above and beyond the student’s program will be charged to your student account and applied according to the actual additional courses registered for at the start of the applicable Enrollment Period.
**EXCEPTION**

Depending on the source of your financial assistance, Tuition may be charged to your student account and applied according to the actual courses registered for each 10-week Enrollment Period. This is due to requirements of these specific programs. For students utilizing these programs you will be notified of this difference.

**NON-MATRICULATING**

Tuition will be charged to your student account and applied according to the actual courses registered for the Enrollment Period.

All charges (tuition, books, fees, etc.) must be paid in full at time of registration.

**LAB FEES, BOOKS & SUPPLIES, MASSAGE EQUIPMENT, PROFESSIONAL & LICENSING FEES**

Charges will be applied to your account dated for the first day of class for the first Enrollment Period for your program. These will be for the estimated costs of 1) Lab Fees, 2) Books & Supplies, 3) Massage equipment, 4) Professional & Licensing Fees. Each amount is inclusive of the estimated applicable taxes for the respective item.

Your actual charges will vary and will be entered as adjustments to your account by the end of your program. These adjustments may be positive or negative amounts as you will be charged according to the actual costs of the items you pick up, consume, and/or receive.

**PAYMENT TERMS AND METHODS**

All charges are due within 15 calendar days from the date charges are posted to the students account (ledger card). Charges are applied as described in the previous section.

Please follow and help audit your student ledger for new charges, payments made, and accuracy. If you are not able to pay your full balance due within the 15 calendar days, contact the Business Office or the Financial Aid Office to determine a payment plan and sign an Installment Note. This will spread your payment due out over a period that is agreed upon between Myotherapy Massage College and the student and/or parent (as applicable).

Balances owing after the 15 calendar days are subject to a Late Payment Fee.

Please refer to the Late Payment Fee section (later in the catalog) for further information.

**PAYMENT METHODS**

The following methods of payment are available for students:

- Cash (this includes all payments made by cash, check, or credit card)
- Contractual arrangements can be made for monthly payments
- Financial Aid for those who qualify
- Various Federal or State approved programs (i.e. VA Vocational Rehabilitation, Department of Workforce Services)
- Private student loans
MISCELLANEOUS FEES

LATE REGISTRATION FEE POLICY

For all continuing students, this policy will be enforced. With each 10-week Enrollment Period, you will be given the opportunity to select and register for your classes. This process will be communicated by the Director of Education and will include a ‘Registration Close Date’. You must register by the Registration Close Date, or you will be charged a $20 Late Registration Fee.

Registration for New Enrollees and students seeking Re-Enrollment (students that have withdrawn and are re-enrolling) will be processed according to each students Enrollment and Admissions paperwork and are not subject to this policy for the initial course registration.

ADD/DROP COURSE CHANGE FEE POLICY

After registration (and enrollment for new and returning students) has been completed for each 10-week Enrollment Period, the following Add/Drop Course Change Fee Policy will apply.

One Add/Drop form will be allowed before the end of the first week of the 10-week Enrollment Period without a fee, regardless of the number of course changes requested.

Additional Add/Drop forms will be allowed with payment of the required $5.00 fee for each course change requested for the 10-week Enrollment Period. A course change is defined as 1) Adding a class; 2) Dropping a class; 3) changing a course section (ie. Day to Night, or Night to Day, etc.).

LATE PAYMENT FEE POLICY

As stated above, payment for any balance owed on the student ledger is due within 15 calendar days of the charges being charged.

Balances that are more than 15 days late are subject to a Late Payment Fee, otherwise known simply as a Late Fee.

The Late Payment Fee will be automatically assessed at the rate of $1.00 per day on any past due balance until the balance due, including any fee(s), are paid in full.

STUDENT RECORD COPY FEE

Any student or graduate wishing a copy of their records must notify the school in writing. There will be a fee of $50 per hour – with a 1 hour minimum – to copy the file.

Please be aware that there is much information in your student file that in considered PII (Personal Identifiable Information) and it cannot be sent electronically without encryption. This must be redacted to protect Students PII and it can take many hours to complete this task.

To reduce this task, it is recommended that hard copy be requested and picked up at the college.
Consistent with federal law, the amount of Title IV aid a student may retain based on the percentage of time attended in the payment period/term in which (s)he withdrew or was dismissed. Up through the 60% point in the period, a pro-rata type schedule is used to determine how much Federal Student Aid funds a student has earned at the time of withdrawal. Please refer to the Return of Title IV Funds section (later in the catalog) for further information.

WITHDRAWAL FROM PROGRAM BEFORE ENTRANCE

All pre-paid tuition and fees will be refunded if cancellation occurs three days after execution of the enrollment agreement. Students who have not visited the school facility prior to enrollment will have the opportunity to withdraw without penalty within three days following either attendance at a regularly scheduled orientation or following a tour of the facilities and inspection of equipment. A student should notify the Admissions Department to withdraw from school if it is prior to entrance into the school.

WITHDRAWAL FROM PROGRAM AFTER ENTRANCE

During the Add/Drop period – the first week of the term – if a charge has been made to student ledger, there will be a 100% refund on all returned textbooks that are unused and in ‘like new’ and resalable condition. MMC reserves the right to determine the condition of returned textbooks. If a student withdraws after the first week of classes, all outstanding tuition and fees (calculated on a prorated basis as provided below) are due and must be paid immediately.

To officially withdraw from school, a student should meet with the Director of Education within two weeks of his or her last date of attendance. In the event of an unofficial withdrawal or dismissal, MMC will withdraw the student within 14 calendar days after the student’s last date of attendance. Tuition refunds will be calculated according to the tables below.

INSTITUTIONAL REFUND AND FEE POLICY FOR EARLY TERMINATION OR DISMISSAL

Early termination for students will entitle those students refunds according to the table below.

TUITION CHARGED BY PAYMENT PERIOD

All tuition charged for beyond the applicable 10-week Enrollment Period(s) enrolled for will be refunded 100%.

If the Enrollment Period in which the student withdraws or is dismissed from school bridges the first and second Payment Periods and the second half of tuition has not yet been charged, the remaining...
amount of tuition required for the current Enrollment Period will be charged prior to further process-
ing.

Afterward, the following policies will apply for the Enrollment Period, as applicable.

**EXCEPTION TO TUITION – CHARGED BY ENROLLMENT PERIOD**

The following refund policies apply unaltered.

**IF THE STUDENT WITHDRAWS OR IS DISMISSED FROM SCHOOL**

<table>
<thead>
<tr>
<th>TERM ATTENDED</th>
<th>PERCENTAGE REFUNDED</th>
</tr>
</thead>
<tbody>
<tr>
<td>On the first day of class ........................................................................</td>
<td>100%</td>
</tr>
<tr>
<td>After the first day of class through the first 10% of the term (enrollment period)</td>
<td>90%</td>
</tr>
<tr>
<td>After the first 10% through the first 25% of the term (enrollment period)</td>
<td>50%</td>
</tr>
<tr>
<td>After the first 25% through the first 50% of the term (enrollment period)</td>
<td>25%</td>
</tr>
<tr>
<td>After the first 50% of the term (enrollment period)</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refunds to all entities will be made within 30 days of date of determination.

NOTE: Percentage of completion is based upon the length of the term, as stated in the class schedule and computed from date of entrance to last date of actual attendance. The criteria being clock hours attended.

Additional Add/Drop Course Change Fees may apply.

Refer to the Add/Drop Course Change Fee Policy section (earlier in the catalog) for further details.

An administrative fee of $100 will be assessed upon withdrawal or termination of the program.

NOTE: Returns of Title IV funds are required to be credited based on a scheduled priority as follows: FDLP loans, Pell Grants, state programs, and finally to the student.
IF THE STUDENT WITHDRAWS FROM CLASSES OR IS DISMISSED BY MMC

WEEKLY AND STUDENT CLINIC CLASSES

For classes scheduled to meet weekly during a 10-week term, the following fee percentages apply. As shown, if a class is dropped during the Add/Drop period – the first week of the term – there will be no tuition charged for that class. However, a $5.00 Add/Drop Course Change fee may apply.

<table>
<thead>
<tr>
<th>WEEK OF TERM</th>
<th>STUDENT WITHDREW FROM CLASS</th>
<th>PERCENTAGE OF TUITION FEE CHARGED</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the first week</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>During the second week</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>During the third week</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>During the fourth week</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>During the fifth week</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>After the fifth week</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

No classes may be dropped after the end of the fifth week of the term.

SEMINAR STYLE AND SINGLE-SESSION CLASSES

For the seminar style classes (those scheduled to meet on a weekend or multiple weekends), the following fee percentages apply. As shown, if a class is dropped during the Add/Drop period – the first week of the term – there will be no tuition charged for that class. However, a $5.00 Add/Drop Course Change fee may apply.

<table>
<thead>
<tr>
<th>TIMEFRAME</th>
<th>STUDENT WITHDREW FROM CLASS</th>
<th>PERCENTAGE OF TUITION FEE CHARGED</th>
</tr>
</thead>
<tbody>
<tr>
<td>During the first week</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>More than 10 days</td>
<td>0%</td>
<td>0%</td>
</tr>
<tr>
<td>Less than 10 days</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Failure to withdraw</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

EXCEPTIONS TO THE ABOVE: Any student dropping First Aid/CPR and/or Utah Laws and Rules less than 10 days prior to the beginning of the class or failing to attend the class will be charged the full amount of the class.
ATTENDANCE REQUIREMENTS

WEEKLY CLASSES

Weekly classes meet either of 1, 2 or 3 times a week.

For each class, a student may not be marked absent more times than the number of sessions per week for that class. (No more than once for a class that meets once a week, no more than twice for a class that meets twice a week, no more than 3 times for a class that meets 3 times a week.)

Arriving more than 15 minutes late or missing more than 15 minutes from a class period is accounted for as an absence.

Being tardy 3 times is counted as one absence. (See “TARDINESS” below)

Make-up assignments are allowed. One make-up per number of class sessions per week. (One make-up for classes meeting once per week, two make-ups for classes meeting twice per week, three makeups for classes meeting 3 times per week.) No additional make-ups are allowed.

Students who need to complete make-up work must make arrangements with their instructors and complete the make-up work before the end of the term to receive a passing grade.

SEMINAR-STYLE CLASSES

Students are required to be in attendance each day of the class. No absences are allowed in seminar-style classes. Seminar-style classes are held in 2 periods each day. One period before the mid-day break and one period after the mid-day break, each day of the class. Attendance is monitored by the instructor.

Arriving more than 15 minutes late to or missing more than 15 minutes from a class period is counted as an absence. Being absent for a cumulative total of more than 30 minutes for the entire class is counted as one absence.

No make-ups are allowed in seminar-style classes.

SINGLE-SESSION CLASSES

Students are required to be in attendance. No absences are allowed. An absence is defined as being more than 15 minutes missing from class. These classes include:

- 3350 – First Aid / CPR (No tardy attendance allowed – American Red Cross requirement)
- 3400 – Utah Laws Rules Ethics
- 8000 – Comprehensive Final Exam

No make-ups are allowed in single-session classes.
STUDENT CLINIC CLASSES

Students are required to achieve 100% attendance through regular or make-up attendance. If an absence occurs the student must make-up that absence according to policy and course syllabus. Make-ups require considering facilities availability when scheduling.

For further details, please refer to the Satisfactory Academic Progress section (later in the catalog).

TARDINESS

It is the student’s responsibility to be on time to class. Tardiness is arriving late to class, leaving class early, or missing more than 5 minutes and up to 15 minutes of class instruction. Tardiness will be documented by the instructor. A “Tardy” may also be marked as “Late,” “Left Early,” or “Missing From Class.” Three (3) tardies in the same class count as one absence.

ATTENDANCE PROBATION

A student with excessive absences at the completion of a term will automatically be placed on Satisfactory Academic Progress probation for Attendance. All absences count, including those not yet made-up by the end of the term. If the student accumulates excessive absences in the following term, the student will be terminated from the program.

STUDENT CONDUCT

MMC’s policy concerning student conduct was adapted directly from the Utah-Division of Occupational and Professional Licensing Act, Title 58, Chapter 1, Part 5. All students seeking a state license, to practice as a Massage Therapist, should become familiar with the entire act. However, all students will be held responsible for the information contained in the portion titled “Unlawful / Unprofessional Conduct.” Students may be dismissed immediately if it is determined by school administrators, that they were involved in “unlawful” or “unprofessional” conduct in accordance with Title 58, Chapter 1, Part 5. “Part 5” is summarized below for your information.

58-1-501. Unlawful and Unprofessional Conduct

Unlawful conduct means conduct, by any person, that is defined as unlawful under this title and includes:

- Practicing, attempting to practice, engaging in, or representing oneself as legally licensed when:
- Not Licensed, or;
- License is suspended, revoked, restricted, or inactive;
- Impersonating another licensee, or practicing under a false or assumed name;
- Knowingly employing persons who are not legally licensed according to this title;
- Knowingly permitting others to practice unlawfully under your license;
- Obtaining a passing score on a licensure [or school] examination . . . or otherwise dealing with the [school] division / licensing board through the use of fraud, forgery, or intentional deception, misrepresentation, misstatement, or omission.
“Unprofessional conduct” means conduct, by a licensee [or student], defined as follows:

- Violating, or aiding/abetting others in violating school state laws, rules, or statutes;
- Violating any generally accepted professional or ethical standard to the profession;
- Engaging in conduct that results in conviction of...any crime of moral turpitude, etc.;
- Engaging in conduct that results in disciplinary action...under Section 58-1-401;
- ...Use of intoxicants, drugs, narcotics, or similar chemicals...that impair ability:
- Practicing while physically or mentally unfit to practice or study in a professional setting;
- Practicing [or studying] through gross negligence, incompetence, or like patterns; (h)
  continuing practice while being misleading, deceptive, or fraudulent in any way;
- Practicing beyond scope of the licensee's competency, ability, or education; verbally,
  physically, mentally, or sexually abusing or exploiting any person through conduct
  [exacted on school premises or at school functions].

**TERMINATION FROM MMC**

In addition to the above, any student may be terminated for any of the following:

- Cumulative Grade Point Average (GPA) falls below 2.0 for two consecutive terms.
- Failure to keep tuition and other financial accounts held at MMC current.
- Failure to complete sufficient credits required for graduation within the maximum
  time allowed.
- Failure to graduate within 1.5 times of the program length.
- Absent for 14 consecutive calendar days.
- Disruptive behavior that interrupts the peaceful manner in which classes and business are
  conducted, or behavior that hinders or detracts from other students learning or
  personal rights.
- Substance abuse, inappropriate (lewd or vulgar) language or actions while on school
  property.
Student progress will be evaluated each term. Students will receive a report card/transcript at the end of each term. The grades received are determined by the following scale:

- **A** = 100% - 93%
- **A-** = 92% - 90%
- **B+** = 89% - 87%
- **B** = 86% - 83%
- **B-** = 82% - 80%
- **C+** = 79% - 77%
- **C** = 76% - 73%
- **C-** = 72% - 70%
- **F** = 69% - below
- **I** = Incomplete
- **NS** = No show in class dropped after the 1st week
- **P** = Pass
- **T** = Transfer
- **W** = Withdrawal
- **WV** = Waived Credit

In addition to written examinations, course instruction in massage and bodywork may also require students to pass hands-on practical skills examinations.

Students falling below the 2.0 Cumulative GPA level may be placed on academic probation. (See Satisfactory Academic Progress section.)

**COURSE FAILURE – “F”**

Students who fail a required course must repeat that course. When a course is repeated, the initial grade remains on the transcript, and a second entry is made for the repeated course. Grade Points from both classes will be included in the calculation for cumulative grade point average and percent completion.

**COURSE INCOMPLETE GRADE – “I”**

MMC’s policy on grading and incomplete class work allows students to complete class work, tests, assignments and clinical work missed, providing they fulfill the work specifically assigned by the instructor of the class. A student may receive an Incomplete grade if there are extenuating circumstances which did not allow them to complete the course work on time. It is the student’s responsibility to ask for and arrange for the incomplete grade prior to the end of the term. Incomplete grades will convert to a failing grade at the end of the fourth week of the next academic term. For graduating students, incomplete grades must be resolved within two weeks of the beginning of the next academic term.
PROCEDURE

Once a student has asked for and has been granted an Incomplete grade for a class, the instructor will submit an “I” grade. Upon completion of the work, the instructor will submit a grade change within two weeks after the student’s completion. The grade will be changed to reflect the new grade. If a student does not complete the assigned work within the time frame noted above, the grade is changed to an “F.”

NO SHOWS – “NS”
In the event that a student does not drop a class during the add/drop time and does not attend nor show up for a class, the grade of “NS” will be reflected in the transcript. The hours scheduled for the class will be deducted from the calculation of satisfactory progress. The grade of “NS” does not count in the cumulative GPA. Any absences are also deducted from satisfactory progress calculations.

WITHDRAWALS – “W”
A student may withdraw from a class up to the end of the fifth week of the current term. The clock hours for the class will be counted in the calculation of satisfactory progress; however, the grade of “W” does not count in the cumulative GPA. Any absences are deducted from satisfactory progress as well.

WAIVED CREDIT – “WV”
There are some situations that allow the Director of Education to waive a class. The student must request a waiver in writing and give the necessary supporting documentation requested by the Director of Education. This must all be completed BEFORE the student begins classes. After receipt of the request and supporting documentation the Director of Education may allow the class to be waived. The student must; however, make up that credit with additional electives. This process allows the student to receive recognition for a class that they have earned for life experience. The total number of clock hours necessary to graduate remains the same.

TRANSFER CREDIT – “T”
Myotherapy Massage College accepts transfer credits from other institutions according to the following guidelines:

- The transcript, course description, syllabi or other supporting documentation must demonstrate that the course taken at the other institution is of similar length and content to the course for which transfer is requested.
- Application for transfer credit must include official transcripts showing a “C” grade or better in the course. Additional supporting documentation may be required.
- The course(s) must have been taken at an accredited institution.
- The maximum number of transfer credits that will be accepted toward completion of the program is 380 Clock Hours for the Basic Core Program. (In the event that the student has taken the courses at MMC as a non-matriculated student, there is no maximum number of transfer credits and those grades as well as attendance records will be included in satisfactory progress.)
- All transfer credit applications must be made before the student begins classes.
- After all requested supporting documentation is received, the student will be notified...
Federal regulations require MMC to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act. The law requires institutions to develop policies regarding satisfactory academic progress (SAP). MMC has designed criteria, which outlines the definition of student progress towards his/her certificate of graduation and the consequences to the student if progress is not achieved. MMC students who wish to be considered for financial aid must maintain satisfactory progress in their selected courses of study as set forth in this policy.

**SATISFACTORY ACADEMIC POLICY**

Any matriculated student who does not meet the satisfactory academic progress requirements during a preliminary review at the end of each term will receive a written notice informing them that they are put on probation. The letter will contain the reason for the action. If during the next term the reason for probation is not remedied, the student will be terminated from school. If the student wishes, they may appeal the termination as outlined below.

**DEFINITION OF SATISFACTORY ACADEMIC PROGRESS (SAP)**

MMC measures academic progress in three different ways: cumulative grade point average (GPA); percent Completion; and attendance. For SAP, all enrollment periods (Winter, Spring, Summer, and Fall), as a matriculated student will be counted regardless of funding source (e.g., cash payment, Title IV, VA).

**GPA:** This measure is a qualitative measurement of progress. Matriculated students are required to maintain a cumulative GPA of 2.0. Repeated courses are counted in the calculation for cumulative GPA. Any cumulative GPA below 2.0 is cause for probation and/or termination.

At the end of each term, the Director of Education or designee reviews report cards or transcripts for each articulating Student and determines whether or not the cumulative GPA is 2.0 or higher. In the event that it falls below 2.0, a letter is sent to the student informing them that they have been put on probation, along with the reason, and informs him/her of the need to correct the GPA within the next term or they face termination from school.

In the event that a student has received an Incomplete as a grade in a class, once the grade is converted to the final grade, cumulative GPA will again be screened by the Director of Education and a determination made as to whether or not the student has met the requirements.
Myotherapy Massage College does not offer a Withdrawal passing nor a Withdrawal-failing grade. MMC only has a Withdrawal grade from class when a student has withdrawn.

PERCENT COMPLETION: This measure is a quantitative measurement of progress. Percent completion is determined by adding all hours attempted to date, including transfer credited hours, hours from courses completed satisfactorily, and attempted hours from classes which the student may have either withdrawn or failed. This total is divided by the total number of completed hours including transfer credits. Percent completion must be maintained at 67%. Anything below 67% is cause for probation and/or termination.

MMC’s program is divided into 10-week terms. The normal time for completion of the core program at MMC is 3 terms for full-time matriculating students and 5 terms for part-time matriculating students. Matriculated students must complete the entire program within 7 terms and may not attempt more than 1160 clock hours.

There is a maximum timeframe component, which specifies that the number of clock hours for which you receive federal financial aid may not exceed 150% of the clock hours required for graduation. At the end of each term, the Director of Education or designee reviews the report card or transcript of each matriculating student and tallies the number of attempted clock hours and the number of successfully completed hours.

For students having attempted 240 clock hours or less, percent completion is deemed to be satisfactory at successful completion of at least 50% of those clock hours to date.

For students having attempted more than 240 clock hours, percent completion is deemed to be satisfactory with at least 67% successful completion of those clock hours to date.

If deemed to be satisfactory, no action is taken. If the student has completed less than 50% or 67% of the credits, as applicable, the student is placed on probation. The student will receive written notification of the determination and informed they must remedy the completion rate by the end of their next term in order to satisfy probation and be eligible to remain in school and receive any financial assistance, if applicable.

ATTENDANCE: Attendance is a quantitative measure of satisfactory academic progress and is especially important in a school such as MMC. We believe that learning the art of massage is not possible without the hands-on training that students’ receive while in school. To those ends, MMC has developed an attendance policy that is adhered to. At the core of the policy is the requirement for student to show up to class on time and participate in class for the full duration of the class period. It is the student’s responsibility to be on time to class. Tardiness is arriving late to, leaving early from, or missing between 5 minutes up to 15 minutes of class instruction. Tardiness will be documented by the instructor. Three (3) tardies in the same class count as one absence.

Each of the following will be considered an absence:

- A student is not present at all;
- Or, a student arrives later than 15 minutes to class;
- Or, a student leaves earlier than 15 minutes before the end of class;
- Or, a student misses more than 15 minutes of a class.
- Or, a student has 3 tardies in a class.

ATTENDANCE IN A WEEKLY CLASS:

Students may not be marked absent more than one class period for a class that meets once per week; two class periods for a class that meets twice a week; three class periods for a class that meets three times per week. Arriving more than 15 minutes late to or missing more than 15 minutes from a
class period is accounted for as an absence. Being 5-15 minutes late to or leaving early from a period is marked as a Tardy. Being tardy 3 times is counted as one absence.

ATTENDANCE IN A SEMINAR STYLE CLASS:

Students are required to be in attendance each day of the class. No absences are allowed in seminar-style classes. Seminar-style classes are held in 2 periods each day. One period before the mid-day break and one period after the mid-day break, each day of the class. Attendance is taken at the beginning of each period. Arriving more than 15 minutes late to or missing more than 15 minutes from a class period is accounted for as an absence. Being 5-15 minutes late to or leaving early from a period is marked as a Tardy. Being tardy 3 times is counted as one absence.

ATTENDANCE IN A SINGLE-SESSION CLASS:

Students are required to be in attendance. No absences are allowed. These classes include:

- 33 50 – First Aid / CPR (No tardy attendance allowed – American Red Cross requirement)
- 3400 – Utah Laws Rules Ethics
- 8000 – Comprehensive Final Exam

ATTENDANCE IN STUDENT CLINIC:

ABSENCES IN STUDENT CLINIC: Myotherapy Massage College believes that a student clinical practicum is vitally important to learning the art of massage. Utah State Law requires students to be in clinic for a minimum of 100 hours.

In the event a student has prescheduled a day off for an off-site event assignment, a seminar-style class, or for personal reasons, the student is marked as absent for that day. A single make-up class period will satisfy the attendance deficit.

Students are also marked absent if they are sick and call in prior to the assigned clinic class period. A single makeup class period will satisfy the attendance deficit.

Arriving more than 15 minutes late or leaving more than 15 minutes early is considered unprofessional behavior and marked as an absence. Two (2) make-up class periods (otherwise called a double make-up) must be completed to satisfy the attendance deficit.

If the student does not call prior to nor show up (No Call/No Show) for the assigned clinic class period, the student will be marked absent. This is also considered unprofessional behavior. Two (2) make-up class periods (otherwise called a double make-up) must be completed to satisfy the attendance deficit.

Students are required to complete the equivalent of 10 clinic class periods for each clinic course.

TARDINESS IN STUDENT CLINIC: Due to the nature of the class, tardiness for Student Clinic is defined as more than one (1) minute late. Tardiness is accounted for in grading scores. As with other classes, 3 (three) tardies add up to 1 (one) absence in the Student Clinic.

MAKE-UP AVAILABILITY IN STUDENT CLINIC: Make-ups in Student Clinic are restricted to availability of the clinic schedule. If needed, because of scheduling restrictions, make-ups may be scheduled in advance of an absence and may be scheduled beyond week 4 of the subsequent term, but no later than the end of the subsequent term.
PROCEDURE

At the end of week two (2) and the end of week six (6), under the direction of the Director of Education, staff queries the Student Information System for attendance during the current term. If a student has an absence in a class, the Director or staff will send the student an email, text message and/or letter informing him/her of their attendance situation. The instructor will also be notified. At the end of each term, the Director of Education will tally the absences and tardies for each student. If a student has been absent (remembering that 3 tardies equals 1 absence) more than the allowable absences for a course, the student will be put on probation for lack of satisfactory progress in attendance. The Director of Education will send an email and a written letter to the student informing them of the probation. The email/letter will also inform the student that the probation must be remedied by the end of the 4th week of the term after the term with excessive absences to be released from probation. In the event the student does not remedy the probation, the probation remains in effect until the end of the term.

Academic Probation for Attendance may be remedied by completing make-up work, if allowed by the class(es) involved. Make-up work must be completed by the end of week four (4) of the subsequent term. If the work is not completed by week four (4) the “I” (Incomplete) grade will convert to an “F” (Fail) grade and the probation will not be remedied and will remain in effect until the end of the term. If the student’s excessive absences are in Student Clinic and the make-ups are scheduled beyond the week 4 deadline, then the last scheduled clinic make-up date is the date by which the probation must be remedied. If there are other classes requiring make-ups, they must be made-up by the end of week 4 to remedy the probation.

If a student is still on probation for attendance at the end of a term and is placed on probation for attendance in the subsequent term, that student will be terminated from the program. The student may appeal the termination as detailed in the section APPEAL PROCESS.

APPEAL PROCESS

The student may appeal for re-admittance to the school by writing the Director of Education and requesting readmittance to the school program. The letter must include:

• Name, current mailing address, and phone number,
• A narrative describing what situation or event caused the student to have the satisfactory progress problem that placed him/her in jeopardy of losing financial aid or scholarship. Formal documentation is required to substantiate his/her circumstances and must be submitted with the letter of petition.
• Details as to why such conditions no longer exist and how satisfactory progress toward program completion will be made from this point forward.
• If the student is receiving financial assistance, reasons why financial assistance should not be terminated.

The Director of Education in conjunction with College President, and if necessary, the Director of Financial Aid will make a determination as to whether or not it is believed the student can fulfill the plan of corrective action and will write a letter to the student informing him/her of the decision. In the event the student is allowed to reenter school, the student shall be placed on probation and the student must improve during that term in order to be released from probation. Under no circumstances will a student be allowed a third consecutive term on probation.

In the event that the decision is not to allow the student to reenroll in the program, the student may regain eligibility by continuing their enrollment without financial aid or scholarships as a non-matriculating student, and reducing their credit hours deficit to zero, or bringing their cumulative GPA to at least 2.0. Once this has been achieved, the student may then be reenrolled.
NOTE: CIRCUMSTANCES FOR APPEAL

• The death of an immediate relative of the student (Spouse, Child, Parent, Grand-Parent, or Sibling (with supporting evidence).
• An accident, injury or illness of the student (supported by documentation or evidence).
• An injury or illness of the student’s dependent child or spouse, or other close relative (supported by documentation or evidence).
• Other special circumstances (e.g. jury duty, official military duty, etc. with supporting evidence).

Documentation is required depending on the student's individual circumstances.

The petition is a one-time exception to the Satisfactory Academic Progress requirement. Circumstances relating to employment are generally not considered in granting exceptions to Satisfactory Academic Progress requirements.

If at the end of the term of reenrollment the student has attained satisfactory progress, the student will be notified that they have been removed from probation. If the student has not met the satisfactory progress goals, the student will be terminated. In order for the student to return to school he/she will have to enroll as a non-matriculating student until satisfactory progress has been met at which time they may be eligible for matriculating status and any financial aid.

APPLICATION OF STANDARDS

MCU believes that consistent application of these standards to all matriculating students will insure that students will complete the program satisfactorily in all three categories of academic progress.

COURSE INCOMPLETION

MCU’s policy on grading and incomplete class work allows students to complete class work, tests, assignments and clinical work missed, providing they fulfill the work specifically assigned by the instructor of the class. Incomplete grades which are not resolved by completing assigned make-up work will convert to a failing grade at the end of the fourth week of the following term.

NONCREDIT REMEDIAL COURSES

At this time, MCU does not offer noncredit remedial courses. In the event that a non credit remedial course is taken at MCU, the credits, grades, and attendance are not included in satisfactory academic progress.
REPORTING INFORMAL COMPLAINTS

It is important for each student to remember that the staff really cares about student satisfaction, and we understand that from time to time there will be complaints. In the event you have a complaint, please note that complaints can be either formal written or informal verbal complaints and should be registered in the following manner:

• Student verbally brings complaint to a staff member. Staff member will request student to verbalize specific solution desired. If staff member can resolve the problem, this ends the complaint process.
• If staff member is unable to resolve the problem, staff member will contact student with a verbal progress report. If student does not wish to carry the process further, this ends the complaint process.
• If student indicates a desire to continue processing complaint, staff member will write a report and forward a copy to the administration for formal processing.

SCHOOL RESPONSE AND RESOLUTION OF FORMAL COMPLAINTS

Formal written complaints will be handled in the following manner:

• The Director of Education will have an informal discussion of the complaint with the student. Applicable school policy will then be and a written response will be given to the student.
• If the student is dissatisfied with the written response, he/she may then request an interview with a President/Director. This interview will be an informal discussion of the complaint and school policy.

If the student is not satisfied with that interview and the review of his/her complaint, he/she may then request a formal hearing. If the complaint involves another student, the student may, at the discretion of the President/Director, be allowed to attend the hearing and may be allowed to express his or her opinion. If the complaint involves a staff member, the staff member may be called to express their opinion on the complaint.

Schools accredited by the Accrediting Commission of Career Schools and Colleges must have a procedure and operational plan for handling student complaints. If a student does not feel that the school has adequately addressed a complaint or concern, the student may consider contacting the Accrediting Commission. All complaints considered by the Commission must be in written form, with permission from the complainant(s) for the Commission to forward a copy of the complaint to the school for a response. The complainant(s) will be kept informed as to the status of the complaint as well as the final resolution by the Commission. Please direct all inquiries to:

ACCREDITING COMMISSION OF CAREER SCHOOLS AND COLLEGES
2101 Wilson Boulevard, Suite 302
Arlington, VA 22201
(703) 247-4212
STUDENT RECORDS

All student records are on file at the school administrative office. Any current student wishing to see their records may do so at any time during regular office hours.

Any student or graduate wishing a copy of their records must notify the school in writing.

Refer to the Student Record Copy Fee under Miscellaneous Fees section (earlier in the catalog) for further details and current cost.

MMC will normally disclose information from our records only with your written consent. However, MMC may provide records without student consent in the following cases:

- To MMC officials who have legitimate educational interest in the records, and to persons employed by or under contract to MMC to perform specific tasks, such as an auditor, consultant, or attorney.
- To officials of another school upon request, if the student seeks or intends to enroll at that institution.
- To certain officials of the U.S. Department of Education, or state and local educational authorities in connection with government supported programs.
- In connection with a student's financial aid to determine eligibility, amounts, conditions, or to enforce the terms and conditions of the aid.
- To organizations conducting studies for or on behalf of the college.
- To accrediting commissions to carry out their functions.
- To parents who claim the students as a dependent for income tax purposes.
- To comply with a judicial order or rightfully ordered subpoena.
- To appropriate parties in health or safety emergencies. See Student Handbook for further details.

COMPARABLE PROGRAM/TUITION INFORMATION

MMC has available information on comparable programs/tuition upon request. This information relates to tuition and course of study. It is also noted that ACCSC has comparable information. Inquires may be directed to their address listed previously.

STUDENT SERVICES

*A copy of the Commission Complaint Form is available at the school and may be obtained by contacting the Administrative Offices.

Students may also make write a complaint to the Utah Division of Consumer Protection, 160 East 300 South, Box 146704, Salt Lake City, Utah 84114-6704.
ADVISING

The Education Director has scheduled hours available for student advisement. The instructional staff is also available for a period of time before and after classes if necessary. All members of the administrative staff are available to assist and advise students in their individual areas by appointment.

HOUSING

MMC does not provide housing for students enrolled in the school. There are a large number of rental facilities in the Salt Lake City area to serve the student population. Information or assistance may be obtained from the Admission Department.

PLACEMENT ASSISTANCE

Myotherapy Massage College offers employment assistance to graduates. Graduates of massage therapy have many fields to choose from. Such opportunities include sports massage, chiropractic offices, salons, massage clinics, health spas, teaching positions, fitness centers, hospitals, summer and winter resorts, psychologist and psychiatrist offices, and hotels. Students seeking personal assistance can make an appointment with our Placement Department.

AUDITING CLASSES

Graduates of MMC are permitted and encouraged to audit classes free of charge. This allowance will be made as long as the student has already received a passing grade in the class and there is space available. Students of MMC will be given first priority when there is limited space in the class. Requests to audit classes should be submitted in writing to the Education Director prior to the start of the class.

ADMINISTRATION/FACULTY

SCHOOL ADMINISTRATIVE STAFF

Myotherapy Massage College is a Utah corporation, which operates under the direction of its School Director. MMC is accredited by the Accrediting Commission of Career Schools and Colleges (ACCSC). Employees and Associates are:
ADMINISTRATION

- Kelly Casaday, College President / Director
- Michael Farley, College Vice President
- Kirk Jorgensen, Education Director
- Janet Peacock, Admissions Director
- Garret Ting, Financial Aid Director
- Alice Miyamoto, Placement Director, Student Clinic Director
- Mela Miyamoto, Registrar, Student Services Director
- Kristi Nielson, Business Manager
- Donny Wolfgramm, Accountant

FACULTY

- Marva Beesley, LMT, Myotherapy College of Utah
- Duke Cassel, LMT, Myotherapy College of Utah
- Annette Chambers, AS, Nutrition, Ricks College; LMT, Myotherapy College of Utah
- LeAnne Clements, LMT, Utah College of Massage Therapy (UCMT); Master Bodyworker, UCMT
- Evan Coon, BS, PreMed, Weber State; AS, Engineering, SLCC; LMT, Myotherapy College of Utah
- Suzanne Dunbar, LMT, Myotherapy College of Utah
- Paul Emery, LMT, Myotherapy College of Utah
- Sarah Firmage, Licensed Acupuncturist, Masters in Traditional Chinese Medicine, BA, Psychology, Five Branches University; Awakening Spirit
- Anna Gammal, LMT, Bancroft School of Massage Therapy
- Arron Godar, LMT, Myotherapy College of Utah
- Rebecca Good, MA Applied Psychology, New York University; BS Psychology, Ramapo College of New Jersey; RN, Akron General Hospital School of Nursing
- Kahlil Harrison, BA Anthropology, University of Florida; LMT, Myotherapy College of Utah
- Merry Harrison, BS Art History, Lewis and Clark College; Botanical Medicine, Bisbee AZ
- Michael Hulse, LMT, Myotherapy College of Utah
- Clari Jackson, LMT, Utah College of Massage Therapy
- Kirk Jorgensen, LMT, Myotherapy College of Utah; BA, Communications, Brigham Young University
- Jason LaMonica, LMT, Myotherapy College of Utah
- Jennifer Moreno, LMT, Myotherapy College of Utah
- Ryiah Maziarka, LMT, Myotherapy College of Utah
- Alice Miyamoto, LMT, Utah College of Massage Therapy
- Lisa Moen, LMT, Myotherapy College of Utah
- Christina Moulton, LMT, Myotherapy College of Utah; BA, Humanity with English Emphasis, Brigham Young University
- Roger Olbrot, BA, Biology & Chemistry, Trinity Christian College; Certificate Schiller College France; LMT, Awakening Spirit Massage School
- Janet Peacock, LMT, Myotherapy College of Utah
- Madeleine Petersen, LMT, Myotherapy College of Utah
- Courtney Robertson, BA, Utah Valley University, Community Health; LMT, Myotherapy College of Utah
- Brandon Roskelley, LMT, Myotherapy College of Utah; Level 1 Certification, Dashen TTherapy (TuiNa)
- Susan Sharp, BA, Communications, COE College
- Yaeger Shivers, LMT, Myotherapy College of Utah
- Camille Spendlove, LMT, Myotherapy College of Utah
- Ivan Thompson, AS in Physical Therapy; LMT, Utah College of Massage Therapy
- Ryan Williams, DC, University of Western States, LMT, Myotherapy College of Utah
GAINFUL EMPLOYMENT DISCLOSURE

Myotherapy Massage College
Disclosure Form
AY 2016/2017

Tuition .................................................................................................................................................................. $11,010.00
Registration and Application Fees .................................................................................................................................... $125.00
Books & Supplies (approx.) ........................................................................................................................................ $960.00
Massage Equipment.......................................................................................................................................................... $800.00
Professional & Licensing (approx.) ................................................................................................................................... $295.00

No on-campus housing

Students completing the program between July 1, 2016 and June 30, 2017 .............................................. 46
Completing with loan debt ................................................................................................................................................. 34
Median Federal Student Loan Debt................................................................................................................................. $8,233.00
Median Private Loan Debt .................................................................................................................................................. $0.00
Median Institutional Loan Debt ........................................................................................................................................... $0.00

Normal time in months to complete the full-time program ...................... In weeks: 30  |  In months: 7.5
Normal time in months to complete the part-time program .............. In weeks: 50  |  In months: 12
Students completing the program within the normal time ................................................. 46
Normal time completion rate ................................................................................................................................. 77%

Job placement rate based on 2016/2017 Annual Report which was submitted 10/2017
Placement rate for full-time students: .................................................................................................................... 68%
Placement rate for part-time students: .................................................................................................................. 67%
All students were placed in the Massage Therapy field

Our graduates and their employers are contacted by the college and by an independent 3 party verifier to confirm placement information.

Placement rate is required to be reported on an annual basis to The Accrediting Commission of Career Schools and Colleges

School’s OPEID Code ...................................................................................................................................................... 030821
CIP Code ......................................................................................................................................................................... 51.3501
SOC Code ........................................................................................................................................................................ 31-9011.00
Program Name .............................................................................................................................................................. Massage Therapy
Level for this Program ....................................................................................................................................................... Certificate
Program in Length ................................................................................................................................................................. 30 weeks/7.5 months - 50 weeks / 12 months
Occupation ........................................................................................................................................................................ Massage Therapist (Licensure required in the State of Utah)

Link to O*NET  http://www.onetonline.org/
ACCREDITATION, APPROVALS AND COMPLAINTS

Complaints can be filed with ACCSC at http://www.accsc.org

Myotherapy Massage College is a member of the American Massage Therapy Association Council of Schools.

MYOTHERAPY MASSAGE COLLEGE HAS OBTAINED A CERTIFICATE OF POST-SECONDARY STATE AUTHORIZATION WITH THE UTAH DIVISION OF CONSUMER PROTECTION

Utah Division of Consumer Protection
160 East 300 South, Second Floor
P.O. Box 146704
Salt Lake City, UT 84114-6704

Complaints can be filed at the departments website listed below
https://dcp.utah.gov

FINANCIAL AID GUIDE

THE CONCEPT OF FINANCIAL NEED

At Myotherapy Massage College (MMC), you can qualify for a Need Based Education Award if you have “Financial Need”. This ‘Need’ is the difference between your cost to attend and what the Department of Education determines your family can contribute to your education. Here’s how it works:

COST OF ATTENDANCE:

The Cost of Attendance (COA) is made of two major components. Program costs and Residence costs. The COA is also referred to as the “Student Budget” for financial aid purposes.

Program costs, sometimes referred to as Standard costs, are costs you can reasonably expect to pay MMC for your education for the program you enroll in. Examples of these costs are: tuition, fees (ie. Application & Registration, lab and/or class, professional & licensing, loan), books, supplies (ie. Massage equipment), etc. The program costs are consistent for all students enrolled in the same program and do not vary between the 30, 40, or 50 week schedules.
Residence costs, sometimes referred to as Student Expenses, are costs that you may incur while you are attending MMC, however, you will not pay these costs to MMC. These are the costs to live while you go to school that you would pay to other sources outside of the college. Examples of these costs are: room & board, personal, and transportation. These estimates are based on information from the Consumer Price Index, national professional financial aid resources, and local comparisons. The amount is different based upon multiple factors, such as: Dependent/Independent status, whether or not the student is living with family, and the length of the program (30, 40, or 50 weeks).

LESS YOUR EXPECTED FAMILY CONTRIBUTION (EFC)

The amount you, your parents, and your family may contribute.

Education awards supplement the amount you/your family are able to contribute toward your education budget. To determine your Expected Family Contribution (EFC), the Department of Education evaluates the financial strength of your family. The evaluation is made from confidential data that you and/or your parents provide, including income, assets, family size, and family members attending school, along with your unusual expenses.

EQUALS YOUR FINANCIAL NEED:

Student Budgets vary, but your financial ability usually stays the same, and an education award can help. If you or your family is not able to pay the full amount of your budget, you may qualify for an award based on “Need”. Education awards are intended to supplement the amount you and your family can provide for the cost of attending MMC.

This is simply the following equation: COA - EFC = Financial Need. This is how MMC can measure your ability to contribute against the ‘Student Budget’ and determines the amount of financial aid for which you may be eligible to cover the costs of going to school.

CHART OF TYPICAL RESIDENCE COSTS 2018-2021

Here is a quick chart showing examples of Residence Costs for the 2018-2021 Award Year that will be used to estimate your Student Budget.

EXAMPLES OF ESTIMATED LIVING EXPENSE:

30 WEEK Student Living with Parents .......................................................... $8,302
30 WEEK Student NOT Living with Parents .............................................. $13,202
50 WEEK Student Living with Parents ....................................................... $14,232
50 WEEK Student NOT Living with Parents .............................................. $22,632

NOTE: Information on how the average cost was arrived is available in the Financial Aid Office.

DETERMINING INDEPENDENT STUDENT STATUS FOR 2018-2021

If you can answer yes to any of the following questions, you are considered an independent student on the 2018-2021 Free Application for Federal Student Aid (FAFSA), and you generally will not need to provide your parent’s information.
If you answer no to all the questions, you are considered to be dependent, and your EFC will be based on parental information, as well as your own. If you answer no to all the questions but believe you are an independent student, consult with the Financial Aid Office about a dependency override.

- Were you born before January 1, 1995?
- As of today (the day you complete your FAFSA) are you married? (Also answer “Yes” if you are separated, but not divorced.)
- At the beginning of the 2018-2021 school year, will you be working on a master’s or doctorate degree program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
- Are you a veteran of the U.S. Armed Forces?*
- Do you now have – or will have – children who receive more than half of their support from you between July 1, 2018 and June 30, 2021?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)
- At any time on or after July 1, 2017, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?**

* Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard), (2) are currently a Reserve Officers’ Training Corps student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer “No” if you’re currently serving in the U.S. armed forces and will continue to serve through June 30, 2021.

Answer “Yes” (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer “Yes” if you are not a veteran now but will be one by June 30, 2021.

**If you don’t have a determination that you’re homeless, but you believe you’re an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer “No” to the FAFSA questions concerning being homeless. Then contact your financial aid office to explain your situation. “Homeless” means lacking fixed or regular housing. You may be homeless if you’re living in shelters, parks, motels, hotels, cars, or temporarily living with someone else because you have nowhere else to go.
NOTE: Legal dependents are children (or other dependents) who get more than half of their support from you and will continue to get that support during the 2017-2018 award year.

OTHER ELIGIBILITY REQUIREMENTS

Most of the information dissemination activities required by the Higher Education Amendments of 1986 have been satisfied within this Guide and the College catalog. However, student financial aid personnel are available, in accordance with federal regulations, to discuss consumer information in more detail with current and prospective students. To be eligible for financial aid, a student must:

- Have a U.S. high school diploma or the translated and certified equivalent;
- Be a U.S. citizen or national, or an eligible non-citizen. Verification of eligible non-citizen status may be required;
- Have financial need (except for some loan programs) as determined by a need analysis system approved by the Department of Education;
- Maintain satisfactory academic progress and attendance progress;
- Provide required documentation for the verification process and determination of dependency status (detailed policies and procedures follow this FA Guide);
- Have a valid Social Security Number;
- Not have borrowed in excess of the annual aggregate loan limits for the Title IV financial aid programs;
- Be registered for the Selective Service (if male age 18-25); and
- Sign an updated statement of Educational Purpose/Certification Statement on refunds and default.

In addition to the above requirements, each program has its own regulations. The Financial Aid Office at MMC can assist in applying for Education Awards.

Refer to the How to Apply for an Education Award (later in the catalog) for details.

EDUCATION AWARD PROGRAMS AT MMC

The following grants and loans may be used to make up your education award, depending on your eligibility, to pay for your tuition, fees, and books. Your training can begin immediately upon your receipt and approval of an education award.

TITLE IV (FEDERAL STUDENT AID)

FEDERAL PELL GRANT

The Federal Pell Grant is a “need” based program which is available to those students with the highest level of “need”. It is funding from the U.S. Government that is not required to be repaid, if all terms of the enrollment period are met.

WILLIAM D. FORD FEDERAL DIRECT SUBSIDIZED LOAN

The Subsidized Loans is another form of “need” based aid. It is a low interest loan with a fixed interest rate. This rate varies from year to year, depending upon the date of the first loan disbursement.
Interest rates are disclosed at the time of disbursement from your Loan Servicer. Interest on this loan begins after you complete the program and does not accrue during your enrollment period. This loan must be repaid, and payments begin six months after your scheduled date of graduation, or your last date of attendance; whichever comes earlier.

**WILLIAM D. FORD FEDERAL DIRECT UNSUBSIDIZED LOAN**

The Unsubsidized Loans are a non “need” based program. You do not have to show a need in order to qualify. It is a low interest loan with a fixed interest rate. This rate varies from year to year, depending upon the date of the first loan disbursement. The terms and conditions are the same as the Subsidized Loans except for the interest on this loan begins after the first disbursement and will accrue during your enrollment period. Your interest rate will be disclosed to you at the time of disbursement from your Loan Servicer. This loan must be repaid, and payments begin six months after your scheduled date of graduation or your last date of attendance; whichever comes earlier.

**WILLIAM D. FORD FEDERAL DIRECT PARENT PLUS LOAN**

The Parent PLUS Loans are for parents of dependent undergraduate students. These loans must be repaid, and six-month grace periods are not applicable. Repayment of principle and interest begins within sixty days of the final disbursement. Deferments (postponement) are available, depending on eligibility, but do not apply to the accruing interest. The amount of this loan may cover up to the full COA.

**OTHER SOURCES OF FINANCIAL AID**

You may also be eligible for some of the other programs listed below. These programs provide assistance for educational costs, and in some instances, do not have to be repaid.

**VETERANS:**

- Montgomery GI Bill® (Active Duty, Chapter 30)
- Montgomery GI Bill® (Selected Reserve, Chapter 1606)
- Post 9-11 GI Bill® (Chapter 33)
- Post Vietnam Era Vets, (VEAP, Chapter 32)
- Old GI Bill ®, Noncontributory (Chapter 34)
- Vocational Rehabilitation (Chapter 31)

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA).

**SOCIAL:**

Utah State Division of Vocational Rehabilitation, Futures Through Training (A Division of JTPA), and any other Private Company Funding.

**NOTE:** These sources may supplement or take the place of your education award. You must report any outside sources of aid to MMC at the time of enrollment and during the year.
HOW TO APPLY FOR AN EDUCATION AWARD

The application process will vary with the type of award for which you may be qualified. However, many Education Awards will start with the Free Application for Federal Student Aid – otherwise known as the FAFSA.

THE FSA ID

First you will need a FSA ID. If you are a Dependent student as defined by the Department of Education, a parent will also need their own FSA ID. You will use the FSA ID to sign your FAFSA. Refer to the Determining Independent Student Status for 2018-2021 (earlier in the catalog) for details.

NOTE: Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don’t give your FSA ID to anyone – not even to someone helping you fill out the FAFSA. Sharing your FSA ID could put you at risk of identity theft and is against the law.

THE FAFSA

Next, you need to complete the FAFSA. During the application you will provide facts about your income, family size, assets, etc. You will also enter the school code for MMC to have your FAFSA sent to the Financial Aid Office at the college.

NOTE: Your 2018-2021 FAFSA will use information from your (and your parents’, if classified as a dependent student) 2016 IRS Tax Return.

When you’ve completed FAFSA it is electronically transmitted through a servicing agency to the Department of Education for processing. The government’s Central Processing Center calculates your Expected Family Contribution (EFC) score to determine your eligibility.

Once you have successfully completed your FAFSA, you will receive a Student Aid Report (SAR) that will provide an initial estimate of the aid available based on a full award year. Provided you have entered MMC’s school code, then the college will receive your FAFSA, in the form of an Institutional Student Information Report (ISIR) a short time later.

The ISIR will be used to help determine your Education Award eligibility. FAFSA’s are randomly selected for audit as indicated on the ISIR, a process called verification. If yours is selected, MMC will assist in the required verifications.

ESTIMATE – PROGRAM COSTS AND FINANCIAL AID

Next, schedule an appointment with the Financial Aid Office at MMC. There you will be asked to supply facts about your previous education, program you want to attend, anticipated start date, any and amount of credits you may be transferring into the program, and previous financial aid. This additional detail is needed to provide you with an accurate estimate of Title IV Federal Student Aid (FSA) award eligibility for the specific program you want to attend at MMC.

You will receive an Estimate/Award Letter, showing the estimated costs of the program with the Financial Aid you qualify for. This may show more financial aid that just the Title IV Federal Student Aid (FSA) awards.

You will also have the opportunity to go over any questions you have with the Financial Aid
Neither the FAFSA nor meeting with the FAO will cost you any money to complete. Completing the FAFSA can be done online and links to all the required steps can be found on the college website under the Financial Aid page.

**NOTE:** The Financial Aid Office at MMC can assist you with completing these items, but you need to provide all requested and required documentation in a timely manner.

**THE FEDERAL PELL GRANT AND WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAMS**

In meeting with the Financial Aid Office at MMC, you will have the ability to select what awards you would like to accept; such as grants only, or both grants and loans.

The Federal Pell Grant program is the first FSA program that is looked at for eligibility.

To file for a student loan, you must first apply for a Pell Grant. After your Pell is evaluated, you may apply for the William D. Ford Federal Direct Loan Program (FDLP).

**ACCEPTING FINANCIAL AID AND COMPLETING THE PROCESS**

Once you have determined which and how much of the awards you want to accept you must meet with the Financial Aid Office (FAO) at MMC. At this time to verify your enrollment and other information provided. During this meeting with the FAO you will review and accept the Estimate/Award Letter by signing and dating it.

If you choose to do so; this may be completed at the same meeting where you first receive your Estimate/Award Letter. It may also be done immediately preceding or following your Admissions meeting to enroll in the program. See the FAO to schedule an appointment time.

If your FAFSA has been selected for a process called ‘Verification’ you will also go over the additional requirements to complete your financial aid application. You may even be able to complete the required paperwork at this same time.

**NOTE:** Your FSA awards can not be processed until all required verification items have been completed by you and received by the Financial Aid Office at MMC. Refer to the Policy and Procedures for Verification (later in the catalog) for more information.

Once, you have completed all the required items and accepted the FSA awards, the awards will be ‘packaged’. However, your award is not finalized until it is approved by the Department of Education. If your course extends beyond June 30, the packaged awards may represent only a portion of your eligibility, and you may be required to file another FAFSA and any other required items.

When the Department of Education (DOE) receives and approves your FSA awards, MMC will then initiate and manage an electronic funds transfer from the DOE to MMC: funds will be posted to your student account within three business days of receipt.

After the first loan disbursement, the DOE will then assign your loan to a Loan Servicer who will insure the loan and be your main point of contact for the life of the loan.

Refer to the Additional Consumer Information section (later in the catalog) for further details on the Borrower’s Rights and Responsibilities.
FUND DISBURSEMENT

TITLE IV EDUCATION AWARDS

You are eligible for loan proceeds only after you have started school. Disbursement of Title IV funds are made by payment periods. For programs of up to 900 clock hours, a payment period is half of the program in both clock hours and weeks of attendance. Half the amount of each award is scheduled for disbursement for each payment period.

Your initial award funds cover tuition costs and course fees and are applied directly to your account. Your Award Letter provides a schedule of the amounts and approximate dates for each disbursement, and you should understand which funds are allocated for your account. Any excess funds are available to you for living costs if requested and approved by the Financial Aid Office.

NOTE: If you formally withdraw (official) or are withdrawn by the school (unofficial), prior to completing your program, any refunds due will be returned to the agency which provided the funds, based on a scheduled priority.

Refer to the Institutional Refund Policy (earlier in the catalog) and the Return to Title IV (later in the catalog) to determine the effect on your Education Award and further details.

OTHER EDUCATION AWARDS

Other Education Award disbursements vary by the originator of the award.

VA disbursements are paid upon approval of requested expenses.

Private student loans are, by default, requested to be disbursed in roughly equal amounts at the start of each 10-week enrollment period.

Speak with the Financial Aid Office for specific details of the program you are applying for.

TO CONTINUE RECEIVING YOUR AWARD

Once your award has been determined for an academic year (We define the length of an academic year as 900 Clock Hours), you still have two major responsibilities:

SATISFACTORY ACADEMIC PROGRESS - You must apply yourself and follow your training schedule. This helps in your career, and it’s a condition of your education award. To continue receiving award funds, you must attend and make satisfactory academic progress as defined earlier in the school catalog. Satisfactory progress can be re-established during a probation period.

RE-APPLY FOR YOUR AWARD - You’ll need to apply for an award each program and you are responsible for meeting all application deadlines. Also, if your training extends beyond June 30, or if your loans are canceled for any reason, you may need to reapply, and it is your responsibility to complete the applications for reprocessing. Normally MMC will notify you, but if you don’t apply, you’ll be required to make arrangements to pay for any outstanding tuition and fees. Students on academic probation are considered to be maintaining satisfactory academic progress and are eligible to continue receiving federal financial assistance.

Students who have been academically suspended are no longer active students of the College and
are ineligible for financial aid.

Reinstatement of financial aid eligibility will occur only after the student has reached the requirements for satisfactory academic progress.

HOW REFUNDS EFFECT YOUR EDUCATION AWARD

You owe it to your future to finish your training, but when it’s necessary to terminate early, MMC will calculate a refund and apply it in accordance with Regulations as follows:

• MMC adheres to the Return of Title IV Funds mandate of the Higher Education Amendments of 1998 as described in detail on the pages following this FA Guide.
• Tuition for your payment period is calculated by applying the Institutional Refund Policy.
• Then, the funds collected, in cash, from student aid programs, and other sources are ............ determined.

NOTE: Examples of refund computations are available from the Financial Aid Administrator upon request.

ADDITIONAL CONSUMER INFORMATION

BORROWER’S RIGHTS AND RESPONSIBILITIES

When a student takes on a student loan they have certain rights and responsibilities. The borrower has the right to receive the following information:

BEFORE THE FIRST LOAN DISBURSEMENT

• The full amount of the loan and the interest rate;
• When the student must start repaying the loan;
• The effect borrowing will have on the student’s eligibility for other types of financial aid;
• A complete list of any charges the student must pay (loan fees) and information on how .... those charges are collected;
• The yearly and total amounts the student can borrow;
• The maximum repayment periods and the minimum repayment amount;
• An explanation of default and its consequences;
• An explanation of available options for consolidating or refinancing the student loan;
• A statement that the student can prepay the loan at any time without penalty.

BEFORE LEAVING SCHOOL

• The amount of the student’s total debt (principal and estimated interest), what the student’s interest rate is, and the total interest charges on the loan(s);
• A loan repayment schedule that lets the student know when his/her first payment is due, .. the number and frequency of payments, and the amount of each payment;
• If the student has Federal Direct Program Loans, the name of the Loan Servicer that holds the student’s loan(s), where to send the student’s payments and where to write or call if the student has questions;
• The fees the student should expect during the repayment period, such as late charges and collection or litigation costs if delinquent or in default;
• An explanation of available options for consolidating or refinancing the student’s loan;
• A statement that the student can repay his/her loan without penalty at any time.
BORROWER’S RESPONSIBILITY

• Understand that by signing the promissory note, the student is agreeing to repay the loan according to the terms of the note;
• Make payments on the student loan even if the student does not receive a bill or repayment notice;
• If the student applies for a deferment or forbearance, he/she must still continue to make payments until notification that the request has been granted;
• Notify the appropriate representative (institution, agency, or lender) that manages the student’s loan when the student graduates, withdraws from school, or drops below half-time status; changes his/her name, address, or Social Security Number, or transfers to another institution;
• Receive entrance counseling before being given the first loan disbursement, and to receive exit counseling before leaving school.

POLICIES AND PROCEDURES FOR VERIFICATION

• All selected applicants will be verified.
• Selected applicants must submit required verification 30 days from the date of notification.
• If the student fails to provide the required documentation within the established time frame, then the student will be treated as a cash-paying student until the documents are provided.
• If the student does not meet the deadline and is not capable of making a cash payment at the end of the deadline he/she will be dismissed from the College. The student may re-enter the College only when he/she can provide the documentation.
• The Student Financial Aid Office reserves the right to make exceptions to the above stated policies due to extenuating circumstance, on a case-by-case basis
• Students will be given a clear explanation of the documentation needed to satisfy the verification requirements and the process for document submission.
• The College will inform students in a timely manner of the consequences of failing to complete the verification requirements and the actions the College will take if the student does not submit the requested documentation within the time period specified by the College.
• Students will be informed of their responsibilities regarding the verification of application information, including the College’s deadline for completion of any actions required.
• Students will be notified if the results of verification change the student’s scheduled award.
• The College will assist the student in correcting erroneous information.
• Any suspected case of fraud will be reported to the Regional Office of the Inspector General, or, if more appropriate, to a State or local law enforcement agency having jurisdiction to investigate the matter. Referrals to local or state agencies will be reported on an annual basis to the Inspector General.
• No interim disbursements of Title IV aid will be made prior to the completion verification.

CAN I GET MORE INFORMATION ON EDUCATION AWARDS?

This guide should answer most of your financial aid questions, but if you need more information, contact MMC’s Financial Aid Administrator. You’re encouraged to contact the Financial Aid Office as often as necessary throughout your award process. MMC’s financial aid office is open on weekdays as scheduled, and if additional times are necessary for you, we will arrange another time with advance notice. We are dedicated to work closely with you and your family to assure that everything possible is done to enable you to get the education benefits you desire.
WHAT ARE YOUR CHANCES FOR SUCCESS?

MMC's goal for its graduates is the highest possible training and skills. If you provide the desire and learning capacity, we'll assist you to obtain the education funds and we'll provide assistance to help you enter your career. Please contact our placement department upon graduation.

RETURN OF TITLE IV FUNDS

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS OR IS DISMISSED BY MMC

For students eligible to receive Title IV Federal Student Financial Aid

The law specifies how each school must determine the amount of Title IV program assistance that students earn if they Withdraw or are dismissed from school. The Title IV programs that Myotherapy Massage College (MMC) awards and that are covered by this law are: Federal Pell Grants; Direct Subsidized Loans; Direct Unsubsidized Loans, and Direct Parent PLUS Loans.

If students withdraw from the program or are dismissed during their payment period, the amount of Title IV program assistance that they have earned up to that point is determined by a specific formula. This may either be an official or unofficial withdrawal from school. To officially withdraw from the school the student should meet with the Director of Education within two weeks of their last date of attendance. The date of this meeting will be used as the date the school determined the student withdrew. In the event of an unofficial withdrawal or dismissal, MCU will make the determination to withdraw the student within 14 days of the students last date of attendance; using the applicable date for the determination date.

In either case, the students Last Date of Attendance (LDA) will be used as the Withdraw Date for use in the Return to Title IV calculations.

The amount of assistance that students have earned is determined on a pro rata basis. For example, if a student completed 30% of the payment period or period of enrollment, the student would earn 30% of the assistance he or she was originally scheduled to receive. Once students complete more than 60% of the payment period or period of enrollment, they have earned all the assistance that they were scheduled to receive for that period.

Post-Withdrawal Disbursements: If a student does not receive (or the school or parent does not receive on the student's behalf) all of the funds that earned, the student may be able to receive those additional funds through a post-withdrawal disbursement (PWD). If the PWD includes loan funds, MMC must get students' permission before it can disburse them. Students may choose to decline some or all of the loan funds so that they don't incur additional debt. MMC may automatically use all or a portion of PWD grant funds for tuition and fees (as contracted with the school). This action will take place within 30 days of the withdrawal determination date. MMC needs students' permission to use the PWD grant disbursement for all other school charges. If students do not give their permission, they will be offered the funds. Any remaining grant funding will be paid to the student within six weeks of the withdrawal date.

Student Refund Determination and Schedule: When a student withdraws or is dismissed, the Financial Aid Director will process a Return to Title IV (R2T4) within two weeks. The information is then passed to the Business Services Director and the student’s account is balanced, taking into account unused tuition, returned books, and other unused funds and prepares a credit balance notification (this process may take up to two weeks, a total of four weeks after withdrawal). If there is a balance owed to the student, a check request is processed and either mailed or available for the
student to pick up within two weeks of the credit balance notification (a total of six weeks from the withdrawal date). A copy of the check request is placed in the student’s financial aid folder and their academic folder with the check stub attached.

If a student has received more assistance than he or she has earned, the excess funds must be returned either by the school (on the student’s behalf) and/or directly by the student and/or parents. There are some Title IV funds that cannot be disbursed to students once they withdraw or are dismissed due to eligibility requirements. For example, if a student has not completed the Master Promissory Note (MPN) for loans before withdrawal or dismissal, this student will not receive any Direct Loan funds that would have been received had the MPN been completed.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, MMC must return a portion of the excess equal to the lesser of: The student’s institutional charges multiplied by the unearned percentage of received funds, or the entire amount of excess funds.

MMC must return this amount even if it didn’t keep this amount of the student’s Title IV program funds. MMC must return these funds within 30 days of the student’s date of withdrawal or dismissal. The order in which MMC must return any Title IV funds is determined by the regulations of the Department of Education and are as follows:

- Education and are as follows:
  - Direct Unsubsidized Loans
  - Direct Subsidized Loans
  - Direct Parent PLUS Loans
  - Pell Grant

If MMC is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that are to be returned, students (or their parents for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, students (or parents) make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that students must return is called an overpayment. The maximum amount of a grant overpayment that must be repaid is half of the grant funds received or were scheduled to be received. In such an instance, the student must make arrangements with MMC or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw or are dismissed are separate from any Myotherapy Massage College refund policies. Therefore, students may still owe funds to MMC to cover unpaid institutional charges.