



I N D I A N A
ACADEMY OF MASSAGE

School Catalog

Revised 5/4/2022

4400 Weston Pointe Drive, Suite 120

Zionsville, IN 46077

Indianaacademyofmassage.com

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Welcome to Indiana Academy of Massage!

We are thrilled you have found Indiana Academy of Massage and look forward to you joining our community!

Here at IAM, we see massage therapy as more than a hands-on skill. We see it as a vital component of an overall healthy lifestyle. Massage therapy alone cannot heal an individual. Yet it can provide a foundation for learning how one's body works, and how to support it into optimum functioning. As we teach how to assess and support clients, our program always circles back to self-care and practicing what we preach. Rather than just teach about optimum health, we live it.

Our student clinic is unique from other schools because our clinic clients are primarily licensed massage professionals who have committed to being mentors. In most school clinic environments, students get to practice hands-on skills, but don't receive adequate, useful, and specific feedback that hones those skills. Our clinic mentors are specifically trained on how to give exceptional, applicable feedback, and genuinely wish to support beginning massage therapists with all necessary skills required to be a successful massage professional, including communication and ethical practices.

Our curriculum is highly interactive and encourages learning on all levels (physical, mental, emotional, and spiritual) and utilizes all styles (kinesthetic, visual, reading/writing, and auditory). We meet learners on a personal and individual level while equipping them with the necessary knowledge required to pass the state licensing exam. We ensure this outcome by basing our content on the most current curriculum blueprint in massage therapy education, the Entry-Level Analysis Project (ELAP). Without a doubt, our curriculum is cutting-edge (and fun!).

Upon graduation, we encourage our graduates to go out into the world and carry on our philosophy. After all, a healthy lifestyle backed with strong knowledge and skill feels good, looks good, inspires change, and brings vitality to the world! Those are outcomes worth basing a career on.

Join us on this amazing journey!

MISSION & PURPOSE

Our goal is to provide the highest quality education through accountable mentoring. We are committed to being role models of a wellness lifestyle, offering the best educational environment achievable, and helping each student reach their personal and professional potential.

EDUCATIONAL OBJECTIVES

Indiana Academy of Massage devotes every effort to:

- Provide customized massage experiences which are tailored to each client's unique needs and goals
- Demonstrate consistent dedication to the learning environment of our students and their own self-care and wellness
- Educate clients on supplemental wellness practices and why they are beneficial
- Build meaningful and fulfilling careers based on professionalism and respect to all
- Maintain appropriate boundaries and remain within their scope of practice
- Communicate effectively with clients and other healthcare professionals
- Integrate the knowledge and skill of other healthcare professionals into their network and community

HISTORY, ACCREDITATION & MEMBERSHIPS

Indiana Academy of Massage (IAM) was founded in January 2018. IAM holds State accreditation through the Office for Career and Technical Schools (OCTS) and National accreditation through Commission on Massage Therapy Accreditation (COMTA). IAM is a school member of Associated Bodywork and Massage Professionals (ABMP) and American Massage Therapy Association (AMTA). IAM was built from a desire to create more health and vitality within our communities. With the owner and director having over thirty years of combined experience in massage therapy, holistic healing, and wellness businesses, an opportunity was evident to expand that knowledge out into the world through training massage professionals.

This Institution is regulated by the:
Office for Career and Technical Schools
10 N Senate Avenue, Suite SE 308
Indianapolis, IN 46204
OCTS@dwd.in.gov
317-234-8338 or 317-232-1732
<http://www.in.gov/dwd/2731.htm>

FACULTY & STAFF

- President and Owner
 - Dan Smith
- Academy Director
 - Kendra McKellar
- Instructors
 - Kendra McKellar, Marlene Stork, Jennifer Louks, Christina Marcolini, Matt McKown, Dr. Ahmad Zaher

FACILITIES & EQUIPMENT

Indiana Academy of Massage offers a beautiful and well-equipped instructional space for both in-class and hands-on training. The school features separate classrooms with audio-visual equipment, clinic area for theory and practical training, Massage tables, linens, lotion or oil, massage chairs, spa products and tools, and injury prevention tools are provided to students of Indiana Academy of Massage during class and student clinic hours.

ASSESSMENT PLAN

The stated mission, goals and objectives, educational programs, and support services are assessed systematically by means of: (1) Periodic student evaluations of the staff, programs and facility. (2) Periodic surveys of graduates, employers of graduates, and industry representatives as to the effectiveness of the instructional programs and support services. (3) Review of annual retention, licensure and employment rates. (4) Cooperative evaluation by staff during regular staff meetings of the institution's purpose, objectives and outcomes. (5) Feedback annually from the Advisory Council composed of industry professionals and employers from each of the fields for which training is provided. (6) Completion of an Institutional Self-Study for the school. The information received

is used in formulating plans to maintain and improve the operational outcomes of the institution. Examples of improvements undertaken by the institution as a result of assessments include modifications and updates to textbooks, guest service offerings, policies, instructional staff, and curriculum content. Improvements in these areas are continually considered as assessments are received and processed

CLASS SIZE & LOCATION

Class size will not exceed 12 students to ensure that each student receives quality, individual instruction. A waiting list will be provided when classes reach their limit. All courses, including theoretical study, hands-on training, and clinical practice, will take place at 4400 Weston Pointe Drive, Suite 120, Zionsville, IN 46077. Online courses are not offered at this time.

STUDY ABROAD

Indiana Academy of Massage does not have a study abroad program or courses at this time.

DUAL DEGREES

Indiana Academy of Massage does not allow for dual degree programs at this time.

INDEPENDENT & DIRECTED STUDY/DISTANCE EDUCATION

Indiana Academy of Massage does not offer distance education at this time.

CANCELLATION

The program must have a minimum of 2 students in order to run. In the case that enrollment for the program falls below 2 students, the program will be canceled.

LANGUAGE OF INSTRUCTION

The language of instruction at Indiana Academy of Massage is English. Language assistance is not provided. Those who are hearing impaired may bring an interpreter to class.

CLOCK HOUR DEFINITION

Clock hours are defined as 50 minutes of instruction followed by a 10-minute break. Attendance requirements must be met to receive the clock hours for each class.

HOUSING POLICY

Housing and housing assistance will not be provided to students of Indiana Academy of Massage. Apartments and condominiums are located directly behind the school as well as within a 5-mile radius. Students are encouraged to ensure they have adequate housing and transportation prior to attending IAM. However, if an applicant needs assistance in finding local housing, the school will refer the applicant to an appropriate agency.

VACCINATION POLICY

Indiana Academy of Massage does not have vaccination requirements.

ADMISSION PROCEDURES

Prospective students may enroll for the program up to 9 months prior to the program start date. A class will be considered full after 12 students have enrolled. Those still seeking to enroll will be put on a waiting list. Prospective students are required to fill out an application, pay a \$50 application fee, and schedule an interview and tour of the school with the Academy Director. After a student is admitted, they will receive a letter of acceptance along with detailed instructions on enrollment, orientation, and financing options. A signed enrollment agreement along with a \$500 enrollment deposit will be required to secure the student's place in the program. Books, uniforms, supplies, and other support tools which are included in tuition will be ordered for the student once this deposit is received.

ADMISSIONS AND ENROLLMENT

Indiana Academy of Massage does not discriminate in its employment, admission, instruction, or graduation policies on the basis of age, race, ethnic origin, creed, religion, color, sex, financial status, or area of origin or residence nor does the school actively recruit

students already enrolled in or attending another institution offering similar programs. Indiana Academy of Massage reserves the right to deny admission to individuals who have a criminal record involving prostitution or sex offense and may refuse admission to any applicant for any reason not protected by law. If you have a felony on your record, you may or may not be issued a license by the state of Indiana. Each applicant must undergo a background check and the state will review each applicant's record on a case by case basis.

The school requires that each student enrolling must:

1. Submit proof of age and be at least 18 years of age at scheduled class commencement*
2. Pay application fee, if applicable
3. Sign an Enrollment Agreement
4. Must be able to meet the physical demands massage therapy requires
5. Must interview with faculty prior to acceptance
6. Must be legally entitled to live and work in the United States
7. Must be able to understand and communicate in English
8. Submit Proof of at least one of the following:
 - a. High school diploma, transcripts, or equivalent from an acceptable accredited high school. Transcripts must show high school completion. Foreign High School Diplomas and Diplomas not in English must be translated and evaluated by a recognized agency for verification of validity. That outside agency must be qualified to translate the documentation to English and confirm it's equivalent to a U.S. High School Diploma. Ability to Benefit is not recognized by the school. If we have reason to believe that your high school diploma is not valid, we may require one of the following.
 - i. receiving documentation from the secondary school that confirms the validity of the student's diploma, and
 - ii. confirming with or receiving documentation from the relevant department or agency in the state in which the secondary school is located that the secondary school is recognized as a provider of secondary school education,
 - b. General Education Diploma (GED), or other Department of Education recognized high school diploma equivalent such as the HiSet Exam.
 - c. Completion of home schooling at the secondary level as defined by state law. Documentation must state learning outcomes and high school completion equivalency.
 - d. An academic transcript of a student who has successfully completed a bachelor's degree or at least a two-year program that is acceptable for full credit toward a bachelor's degree. Official transcripts and documentation of courses taken at colleges, universities, or out of state institutions must be submitted for evaluation on a department-approved form.

Applicants with transfer hours must also meet transfer policy requirements. Applicants may not be accepted if they are enrolled at a primary or secondary institution or are enrolled in any other massage therapy program. It is the policy of Indiana Academy of Massage to only accept documentation that adequately demonstrates that a person attended and completed their education at a legitimate high school, earned a GED, or earned an approved home school certificate. High school diplomas or official transcripts that appear to be altered or created fraudulently, will not be accepted. Whenever possible, the school will request that proof of high school completion is an original document, is a copy of an original document, and/or contains an official seal, appropriate signatures and correct spellings

CREDIT TRANSFER POLICY

Indiana Academy of Massage does accept credits from other institutions. There is a maximum amount of 600 transfer credits accepted to attend Indiana Academy of Massage. The transfer student must provide an official transcript from their massage school showing the completion of hours and program content that was covered while attending. Once the official transcripts have been received the Director of Indiana Academy of Massage will review and determine the number of transfer credits accepted and will make any financial adjustments to the tuition cost. Transfer students must meet all regular admissions and registration requirements. If approved for enrollment, tuition will be charged at the hourly rate for the program of study at the time of enrollment plus the applicable books & supplies fee. There is no guarantee that earned/clock hours completed at Indiana Academy of Massage will transfer to another institution. Students and/or graduates of Indiana Academy of Massage intending to transfer any earned/clock hours completed at Indiana Academy of Massage to another institution must first determine if an outside institution will accept any credits by contacting their admissions department. Some or all of the credits and hours earned/completed at Indiana Academy of Massage hours may not be accepted by other institutions for various reasons, including but not limited to differences between the School's accrediting agency and accrediting agencies of other institutions. In the event that a student is not able to transfer

credits/hours from Indiana Academy of Massage, the student may not assert any claim or suit against the School or any complaint with any governmental agency.

RE-ENTRY POLICY

Former students of Indiana Academy of Massage who wish to re-enter must request approval from the school. The request will be reviewed and a decision made within 30 days of the school receiving all of the required documentation needed to process the request. Students who re-enter within thirty (30) days of the original official withdrawal date will be charged for hours remaining. The settlement calculation for the former contract will be adjusted to reflect charges for actual hours attended. Students will be responsible for any outstanding balances owed. Students who re-enter more than 30 days after the original exit date may be evaluated scholastically in the same manner as a transfer Student to determine class level assignment. Tuition rates current at the time of re-entry will apply unless the student re-enters the program within 180 days of previous enrollment. Students re-entering within 180 days of previous enrollment will be charged at the hourly rate of the original contract. Arrangement for satisfactory payment of any applicable balance owed under the previous enrollment(s) must be made prior to re-entry. Students who withdraw from enrollment two times may not be considered for re-enrollment. The School is not responsible for storing and maintaining any books or supplies left behind upon withdrawal. Re-entry students who do not have a complete set of required books and supplies upon return may be required to provide all such items at their own expense. Books and supplies may be purchased from the school if the Student desires. Contract periods and attendance percentages will be calculated based on hours remaining at the re-entry contract.

PRE-DISPUTE ARBITRATION AGREEMENT

As a condition for enrollment at Indiana Academy of Massage, students enter into an enrollment agreement which provides that all disputes between a student and the School will be resolved by binding arbitration. Students thus give up their right to go to court to assert or defend their rights under their enrollment agreement (except for matters that may be taken to small claims court). A student's rights will be determined by a neutral arbitrator and not a judge or jury. Students are entitled to a fair hearing, but the arbitration procedures are simpler and more limited than rules applicable in court. Arbitrator decisions are as enforceable as any court order and are subject to very limited review by a court. Notwithstanding the student's agreement to resolve any disputes with Indiana Academy of Massage by binding arbitration: 1) The School does not require a Federal student loan borrower to participate in arbitration or any internal dispute resolution process offered by the institution prior to filing a borrower defense to repayment application with the U.S. Department of Education pursuant to 34 CFR § 685.206(e); 2) The School does not, in any way, require students to limit, relinquish, or waive their ability to pursue filing a borrower defense claim, pursuant to 34 CFR § 685.206(e) at any time; and 3) Any arbitration required by the pre-dispute arbitration agreement with the School tolls the limitations period for filing a borrower defense to repayment application pursuant to 34 CFR § 685.206(e)(6)(ii).

Binding arbitration with the School will be conducted by the American Arbitration Association (the "AAA"), under its Consumer Arbitration Rules. You may begin the arbitration process by getting together the following documents:

1. Notice of Arbitration and/or a Statement of Claim explaining the nature of the dispute and the relief requested
2. The arbitration agreement that refers to the AAA
3. Any supporting documents or exhibits, and
4. Appropriate filing fee

When you have all the above documents ready, you can file your case in any one of the following ways:

- Online: <https://apps.adr.org/webfile>
- Email box: casefiling@adr.org
- Facsimile: 1 877-304-8457 or +1 212-484-4178 (fax number outside the US)
- Mail: American Arbitration Association—Case Filing Services, 1101 Laurel Oak Road, Suite 100, Voorhees, NJ 08043, USA.

More information about the AAA arbitration process and the AAA Consumer Arbitration Rules can be obtained at www.adr.org or 1-800-778-7879. For more information about the School's arbitration process please contact:

Dan Smith
4400 Weston Pointe Drive, Suite 120, Zionsville, IN 46077
Phone: 317-343-0886 Email: dan@indianaacademyofmassage.com

Class Action Waiver

As a further condition for enrollment, students also agree that any dispute or claim that they may bring will be brought solely in the student's individual capacity, and not as a plaintiff or class member in any purported class action, representative proceeding, mass action or consolidated action. As an alternative process, students may seek redress under the School's published grievance procedure, which includes the ability to resolve disputes through a binding arbitration process. Students may also submit complaints to the School's accreditor, state licensing agency, and the U.S. Department of Education as described above and in the School catalog. For more information about the School's class action waiver please contact:

Dan Smith
4400 Weston Pointe Drive, Suite 120, Zionsville, IN 46077
Phone: 317-343-0886
Email: dan@indianaacademyofmassage.com

FEDERAL VA POLICY

Title 38 US Code CFR 21.4255 Refund Policy; Non-Accredited Courses for IHL/NCD

A refund of the unused portion of the tuition, fees and other charges will be made to the veteran or eligible person who fails to enter or fails to complete the course as required by Veteran Administration regulation. The refund will be within 10% (percent) of an exact pro rata refund. No more than \$10.00 of the established registration fee will be retained if a veteran or eligible person fails to enter and complete the course. The code states that the exact proration will be determined on the ratio of the number of days of instruction completed by the student to the total number of instructional days in the course.

This policy will change upon accreditation of the school by an accrediting body recognized by the U.S. Department of Education. The State Approving Agency will be notified accordingly.

DISABILITY/ADA POLICY

The school does not discriminate in admission or access to our program on the basis of age, race, color, sex, religion, sexual orientation, national origin or disability. Applicants who are persons with disabilities, may apply for admittance in the program. The school will work with the applicant or student to determine whether reasonable accommodations can be effective and/or available. Individuals with disabilities are entitled to a reasonable accommodation to ensure that they have full and equal access to the School's educational resources. The ADA prohibits a place of public accommodation from discriminating on the basis of disability.

Requests for Accommodation: Individuals with disabilities wishing to request an accommodation must contact an ADA Compliance Coordinator. A disclosure of a disability or a request for accommodation made to any staff member, other than an ADA Compliance Coordinator will not be treated as a request for an accommodation. However, if a student discloses a disability to such an individual, he or she is required to direct the student to an ADA Compliance Coordinator. Upon request, the ADA Compliance Coordinator will provide a student or applicant with a Request for Accommodations form.

To help ensure timely consideration and implementation, individuals making a request for an accommodation are asked to contact an ADA Compliance Coordinator and/or submit a Request for Accommodations form at least two weeks prior to when the accommodation is needed. Individuals requesting reasonable accommodations may be asked to provide medical documentation substantiating his/her physical and/or mental impairment(s) and/or the need for the requested accommodation(s), including but not limited to when the limitation or impairment is readily apparent and/or a requested accommodation does not clearly relate to the impairment(s). Such documentation should specify that a student has a physical or mental impairment and how that impairment substantially limits one or more major life activities. In general, the supporting documentation must be dated three years from the date a student requests reasonable accommodation, and must be completed by a qualified professional in the area of the student's disability.

Documentation used to evaluate the need and reasonableness of potential accommodations may include a licensed professional's current medical diagnosis and date of diagnosis, evaluation of how the student's disability affects one or more of the major life activities and recommendations, psychological and/or emotion diagnostic tests, functional effects or limitations of the disability, and/or medications and recommendations to ameliorate the effects or limitations. The School may request additional documentation or testing as needed. After the ADA Compliance Coordinator receives the Request Form and the required documentation, he/she (or his/her trained designee) will engage the student or applicant in an interactive process to determine what accommodations may be appropriate. If the student or applicant is denied any requested accommodation, he/she may file a grievance using the Grievance Process below or he/she may file a complaint with the U.S. Department of Education's Office for Civil Rights or a similar state entity. The School will make appropriate arrangements to ensure that a person with a disability is provided

other accommodations, if needed, to participate in this grievance process. The ADA Compliance Coordinator will be responsible for such arrangements.

Grievance Policy Relating to Complaints of Disability Discrimination: The School has adopted an internal grievance procedure providing for prompt and equitable resolution of complaints alleging any action prohibited by Section 504 and/or the ADA. Any person who believes she/he has been subjected to discrimination on the basis of disability, including disagreements regarding requested accommodations, may file a grievance with Dan Smith, Owner & President, 4400 Weston Pointe Drive, Suite 120, Zionsville, IN 46077, 317-343-0886, dan@indianaacademyofmassage.com. Grievances must be in writing, contain the name and address of the person filing it, state the problem or action alleged to be discriminatory, and the remedy or relief sought. The School will investigate each complaint filed, and will not retaliate against anyone who files a grievance or cooperates in the investigation of a grievance. All reasonable efforts will be made to provide a written determination to the student or applicant within 30 days after its filing. If a written determination cannot be made within 30 days of the complaint's filing, the student will be advised and provided an update as to the status of the investigation. The student may also inquire as to the status of the investigation at reasonable intervals. Based on the results of the investigation, the School will take all appropriate actions to prevent any recurrence of discrimination and/or to correct any discriminatory effects. The availability and use of this grievance procedure does not prevent a person from filing a complaint of discrimination on the basis of disability with the U. S. Department of Education's Office for Civil Rights and/or a similar state agency.

CAREER CONSIDERATIONS AND PHYSICAL DEMANDS

Indiana Academy of Massage feels that students interested in pursuing a career in massage should strongly consider all aspects of such a decision. Persons who want to become professional massage therapists must:

- Have physical strength and dexterity
- Enjoy dealing with the public and be able to follow a client's direction
- Keep up with the most current trends and techniques
- Work long hours while building a personal clientele in order to earn the desired income
- Make a strong commitment to the educational process and complete the program of study
- Learn the skills necessary to operate a personal business

In addition, applicants and students should be aware that:

- The work can be arduous and physically demanding because of long hours standing while working on clients
- A personal investment may be required for advertising and promotions such as printing of business cards.
- There will be exposure to various lotions, oils, spa products and aromatherapy that may cause allergic reactions or could be harmful if used incorrectly.
- The practice of safety and sanitation is essential for effective and successful performance within the industry.
- Methods of compensation vary and may include straight salary, salary plus commission, straight commission, sliding scale commission, retail commission or independent contracting (renting space for self-employment).

PROGRAM SCHEDULE AND ATTENDANCE

Classes are scheduled daily and students are expected to comply with their assigned schedule by attending as required. Students are strongly discouraged from missing school and absences are never considered excused. Unsatisfactory attendance may result in extra instructional overtime charges as outlined on student enrollment agreement. In special situations, a student may be granted a modified schedule with approval from management. Standard schedules are as follows:

Class Dates and Hours

Full Time: Monday - Friday 9:00am - 5:00pm

Part Time NIGHT: Monday - Friday 5:30pm - 9:30pm

Part Time WEEKEND: Saturday & Sunday 9:00am - 5:00pm

Observed Holidays are:

New Year's Day, Easter Sunday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, Day after Christmas, New Year's Eve.

SCHEDULE CHANGES

Students wishing to change schedules must submit a request to the School Director in writing. The School Director will determine if/when the change can be accommodated based upon space availability, as well as a review of the student's academic and financial aid status. If approved, a \$50 administrative fee will be assessed in order to process schedule change requests.

REPEATED COURSEWORK

In General, for purposes of Title IV funds (under non-term provisions of §668.4c) a student must successfully complete the credit or clock hours in a payment period to advance to the next payment period, and may not be paid for repeating coursework regardless of whether the student successfully completed it unless the provisions of §668.4(g) apply:

1. Re-enters that program after 180 days
2. Transfers into another program at the same institution within any time period
3. Transfers into a program at another institution within any time period.

TITLE IV ELIGIBILITY

Indiana Academy of Massage participates in the Title IV Federal Pell Grant and the Federal Direct Stafford Loan Program, and the Federal Direct Parent PLUS loan as described below. In order to apply for Title IV Aid Programs with Indiana Academy of Massage, the student should use the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov or contact the school's financial aid offices and speak with a Financial Aid Advisor or the Director of Financial Aid. To contact the financial aid department via phone, dial 317-343-0886.

Federal Pell Grant is a need-based award that does not need to be repaid. The determination for eligibility is based on the income and asset information of students and parents as presented on the FAFSA. The amount awarded is dependent on the student's family contribution (EFC).

Federal Direct Stafford Loan is a federally sponsored and regulated national student loan program for undergraduate and graduate students. These loans can come in the form of a Subsidized or an Unsubsidized Loan (or a combination of both). This loan is awarded by the school, and funds are borrowed directly from the federal government. Eligibility for the Subsidized Stafford Loan is based on financial need as determined by the Financial Aid Office. The yearly maximums for the Federal Direct Stafford loan program are based on financial need. There are origination fees associated with Direct Stafford loans. For specific information regarding current fee rates, contact the financial aid office.

Federal Direct Parent PLUS Loan is also a federally sponsored and regulated national student loan program. The PLUS Loan allows credit-worthy parents of dependent students to borrow funds to pay for their child's educational expenses. The funds are borrowed directly from the federal government, and the loan is held by the parent, not the student. The loan amount may not exceed the student's estimated cost of attendance minus any other financial assistance (financial aid, scholarships, etc) the student has been given. The Federal Direct PLUS Loan does require a credit check and some parents may not be eligible for the loan. If a parent receives notification of denial, the parent should contact the Financial Aid Office, as there may be other options available to the student. There are origination fees associated with the Parent Plus loan. For specific information regarding fee rates, contact the financial aid office.

Federal Title IV Eligibility Requirements: Student has verifiable Social Security Number. Be a citizen or national of the United States; or provide evidence from the U.S. Immigration and Naturalization Service that he or she- is a permanent resident of the United States; or is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident be a citizen of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau is eligible to receive funds under the FSEOG, and Federal Pell Grant programs. All male students age 18 and older (born after 1/1/1960) must complete Selective Service Registration. Students must demonstrate financial need. Students must have no previous Title IV student loan default. Students have not exceeded annual or aggregate loan limits to date. Students must maintain Satisfactory Academic Progress. In order to maintain eligibility for Title IV, students must comply with the SAP Policy included in this Catalog and complete their program within the specific time frame.

For all eligible programs, Indiana Academy of Massages definition of an Academic Year is 625 hours and at least 18 weeks of instructional time. Program schedules are considered full time. Students must be enrolled at least half time to receive assistance from the Federal Student Loan Programs. Students must certify they have not defaulted on a previous Title IV loan, have not

exceeded the annual and/or aggregate loan limits and does not have property subject to judgment lien for a debt owed to the United States and is not liable for a grant of Federal Perkins Loan overpayment. Pell awards are prorated based on attendance.

A Conviction for any offense, during a period of enrollment for which a student is/was receiving Title IV program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance. Students with state/federal drug convictions must meet the following requirements to be eligible for student aid conviction for possession or sale of illegal drugs. A student must resolve any drug conviction as outlined in 34 CRF 668.32: A federal or state drug conviction can disqualify a student for FSA funds. The student self-certifies in applying for aid that he/she is eligible; the school will only confirm if they receive conflicting information. A conviction that was reversed, set aside, or removed from student's record, received when the student was a juvenile, unless she/he was tried as an adult are not considered. All other convictions for sale of drugs (including conspiring to sell) and/or possession is subject to the following:

- Possession of illegal drugs - 1st Offense: 1yr from date of conviction
- Possession of illegal drugs- 2nd Offense: 2yr from date of conviction
- Possession of illegal drugs- 3rd Offense: Indefinite period
- Sale of illegal drug- 1st Offense: 2 yr from date of conviction
- Sale of illegal drug- 2nd Offense: Indefinite period
- Sale of illegal drug - 3rd Offense: Indefinite period

If both offenses apply, the student will be ineligible for the longer period. A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug convictions will make him/her ineligible again. A qualified drug rehabilitation program must include at least two unannounced drug tests and satisfy at least one of the following requirements: Be qualified to receive funds directly or indirectly from a federal, state, or local government program. Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company. Be administered or recognized by federal, state or local government agencies or courts. Be administered or recognized by federally, or academic advising, state-licensed hospital, health clinic, or medical doctor.

625 HOUR CERTIFICATE IN MASSAGE THERAPY

This program is designed to prepare students for entry-level employment as a massage practitioner in a spa, chiropractor's office, doctor's office, massage clinic, private clubs, sports medicine facility, as well as becoming self-employed. Classroom and clinical hands-on training as well as professional development skills are delivered to equip the student with the foundation needed to be a professional Massage Therapist. Graduates will demonstrate skills in body mechanics, massage manipulations and techniques. Objectives: Upon completion of the course requirements, the determined graduate will be able to:

- Provide massages in a manner that reflects the education and training received in the educational program.
- Perform massage therapy, spa therapies, and advanced bodywork modalities on a variety of clients.
- Be able to generate repeat clients and demonstrate professional communication with clients.
- Detect effectiveness of treatments and develop effective charting skills
- To ensure continued career success, the graduate will continue to learn new and current information related to techniques and methods for career development in massage therapy and related career positions

COURSE DESCRIPTIONS

Anatomy, Physiology, and Pathology

Students will become thoroughly acquainted with the human body through study of each specialized system and its functions, and how those systems work together to create a complex and extraordinary human being. Systems will be studied from a perspective of health, followed by an investigation of how pathologies arise when systems are not operating in healthy balance.

Massage Theory and Principles

The field of massage therapy will be explored through understanding the benefits and effects of massage, and discernment of when massage is cautioned and contraindicated. Awareness of how massage therapy research studies have impacted its perceived value and how massage weaves into a bigger picture of complementary healthcare today will also be explored.

Massage Professional Practices

In this course, students will learn to provide a safe environment for their clients and themselves through topics such as preventing disease transmission, knowing and adhering to state laws and regulations, practicing impeccable self-care, personal health and body mechanics, and avoiding work-related injuries.

Ethics and the Therapeutic Relationship

The importance of creating and maintaining positive therapeutic relationships through clear boundaries and skillful communication cannot be understated. At IAM, we give students more than just a theoretical study of ethical principles and standards; we expect them to practice through role-play and real-world scenarios. Students will leave this class feeling confident to effectively handle a variety of challenging client experiences while demonstrating a highly professional demeanor.

Massage and Bodywork Application

Students will acquire the foundational skills necessary to perform a safe, competent, and effective massage therapy session. This course will include detailed instruction on preparing a client for their session, positioning and draping the client, applying and integrating basic methods of soft-tissue manipulation, planning and customizing the massage session, and suggesting client self-care activities.

Advanced Techniques and Allied Modalities

This course will take students' foundational knowledge of massage and bodywork application to the next level. Beyond providing a basic massage, today's massage therapist must be equipped with advanced knowledge that makes them marketable in a broader array of massage settings. Instruction in advanced approaches, will provide tools for addressing chronic pain, injury, and postural imbalances. An introduction of different allied modalities will prepare students to work in a spa setting or holistic health practice.

Kinesiology and Assessment

This course is designed to offer students a deep understanding of the mechanics of human movement. Students will be systematically guided through key muscle groups, gaining comprehension of where muscles originate and insert, and how they work together to create balanced, coordinated action. Upon successful completion of this course, students will have the knowledge and skill to observe a client's level of health, address imbalances in the musculoskeletal system, and assess their findings and approach for use in developing further treatment sessions.

Adapting Sessions for Clients

Depending on a client's overall health, family history, age, life experience, and current conditions, sessions need to be adapted. This course instructs the student on how to design a session that meets each individual client's needs. Topics will range from knowing what to do during specific stages of injury healing to working with clients with chronic headaches, fibromyalgia, diabetes, cancer, stress, arthritis, osteoporosis, and other common health conditions. Students will learn how to adapt sessions for clients in special populations, such as seniors, pregnant women, children, clients with disabilities, and clients who are at the end of life.

Career Development

The goal of this course is to provide structure and inspiration for developing a career in any facet of massage therapy. Whether the student plans to become an employee, own a private practice, or have a blended career, our approach to career development is interactive, creative, and motivating. Our aim is to get students excited about their future as a massage therapist by tapping into their natural human potential, and putting it into action through meaningful activities.

Student Clinic

The student clinic is designed to give students real-world experience with planning and managing a massage session, as well as performing the responsibilities of running a clinic and exhibiting professionalism with clients. IAM's student clinic is unique in that clinic clients are primarily professional massage therapists. They are experienced, knowledgeable, and trained to provide the most specific, valuable feedback a student can receive, while also playing the role of an everyday client. Clinic clients will be coached to occasionally provide challenging client scenarios so that students are put in the "hot seat" and can practice appropriate ethical behavior and skillful communication under pressure.

Some clinic hours may occur outside of the scheduled class dates.

CLINIC HOURS

Students will be required to complete clinic hours which will apply towards the total 625 clock hours. Students are not permitted to graduate without passage of each course along with completion of a minimum of 50 clinic hours or more.

GRADING POLICY

Indiana Academy of Massage uses a grading system of:

100-93	Excellent
92-85	Very Good
84-75	Satisfactory
74-0	Does not meet standards; needs improvement

Grading applies to all classes. Students are assigned theory study and practical assignments. Both will be evaluated as completed and counted toward program completion when rated as satisfactory. If the performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. Students will be expected to earn a grade of 75 or higher in order to pass. If you fail, you may not be permitted to move to the next class until reaching satisfactory passing grades. Students must make up failed, missed, or incomplete tests/assignments.

Instructional Methods: Instructional methods are applied to all programs. The clock hour education is provided through a sequential set of learning steps that address specific tasks necessary for graduation, and entry-level job skills. Clinic equipment, and products are comparable to those used in the industry. The program is presented through comprehensive lesson plans that reflect effective educational methods. Subjects are presented by means of lecture, demonstration, and interactive Student participation. Audiovisual aids, guest speakers, independent study, field trips (as applicable), projects, activities, and related learning methods are used for program delivery. All assignments must be completed by each student as agreed upon in the Enrollment Agreement. Practical assignments are evaluated as completed and counted toward program completion ONLY when rated as satisfactory or better. The instructor will review practical work daily and approve only if the skill performed is considered satisfactory or better. There will be periodic assessments of practical assignment progress.

References: A comprehensive library of references, books, texts, and DVDs are available to support the program of study and supplement the Students' training. Students should avail themselves of the opportunity to use these materials.

ACADEMIC ADVISING & GUIDANCE

The Indiana Academy of Massage strives to maintain open communication with all students. The school provides students with academic and career advice. All students receive periodic advising regarding progress and achievement at least twice throughout the program. Advising may also include reviewing student's progress in attendance, theory, practical skills, communication skills and personal development. These advising sessions help instructors to monitor student progress and identify students who may require additional assistance. Student strengths and areas for improvement are identified and plans for improvement are discussed. Problems resolved in these sessions may be referred to the School Director. Advising regarding licensing regulations, reciprocity, employment and continuing education opportunities is available to students as it is needed. In addition to formal advising sessions, students may receive informal daily advice in the areas of behavior, attitude, attendance, respect, cooperation, image, pride and professionalism. Students experiencing personal problems that require professional help will be referred to the appropriate agencies or organizations. The school has a list of agencies for referral if a student needs such assistance.

PROGRAM COMPLETION & GRADUATION REQUIREMENTS

In order to graduate from Indiana Academy of Massage and be issued a diploma students must meet the following requirements:

- Complete all required coursework with passing grades
- Pass a comprehensive Academic and Practical Final Exam
- Complete all hours as contracted by Enrollment Agreement
- Complete the Program of Study as required by the State regulatory agency
- Complete required exit paperwork and complete financial aid exit counseling if receiving federal student loans
- Make satisfactory arrangements for all debts and/or equipment owed to the institution.

Upon completion of the program and all graduation requirements, a Indiana Academy of Massage Diploma will be awarded. After all graduation requirements have been met and the scheduled program has ended, the graduate will be eligible to apply for and pay for the MBLEX exam. Upon obtaining a valid license, the graduate may engage in his or her chosen field for compensation.

INDIANA CERTIFICATION

The State of Indiana requires at least 625 hours of supervised classroom and hands-on instruction in massage therapy to obtain licensure as a massage therapist. Applicants must also prove successful passage of the Massage and Bodywork Licensing Exam (Mblex). Indiana Academy of Massage provides continuous preparation and guidance from beginning to end of the program to support students and graduates in passing the Mblex and becoming professionally licensed in Indiana.

LICENSURE REQUIREMENTS

Qualifications

Sec. 2. An individual who applies for licensure as a massage therapist must do the following:

- (1) Complete and submit the licensure application in the form and manner provided by the board.
- (2) Furnish evidence satisfactory to the board showing that the individual:
 - (A) is at least eighteen (18) years of age;
 - (B) has a high school diploma or the equivalent of a high school diploma;
 - (C) has successfully completed a massage therapy school or program that:
 - (i) requires at least six hundred twenty-five (625) hours of supervised classroom and hands on instruction on massage therapy;
 - (ii) is in good standing with a state, regional, or national agency of government charged with regulating massage therapy schools or programs; and
 - (iii) is accredited by the department of workforce development under [IC 22-4.1-21](#) or accredited by another state where the standards for massage therapy education are substantially the same as the standards in Indiana, or is a program at an institution of higher learning that is approved by the board; and
 - (D) has taken and passed a licensure examination approved by the board.
- (3) Provide a history of any criminal convictions the individual has, including any convictions related to the practice of the profession. The board shall deny an application for licensure if the applicant:
 - (A) has been convicted of:
 - (i) prostitution;
 - (ii) rape; or
 - (iii) sexual misconduct; or
 - (B) is a registered sex offender.
- (4) Provide proof that the applicant currently has professional liability insurance with minimum coverage of two million dollars (\$2,000,000) per claim and six million dollars (\$6,000,000) in aggregate.
- (5) Submit to a national criminal history background check as prescribed by [IC 25-0.5-1-9](#).
- (6) Verify the information submitted on the application form.
- (7) Pay fees established by the board.

CAREER OPPORTUNITIES

Massage Therapist, Bodywork Therapist, Medical Massage Therapist, Integrated Deep Tissue Massage Therapist, Sports Massage Therapist, Hospice Therapist

STANDARD OCCUPATIONAL CLASSIFICATION "SOC" CODES

Standard Occupational Classification Codes are listed below for each program along with information describing the nature of each field and a hyperlink to more information:

Massage Therapist - (SOC - 31-9011, CIP - 51.3501) <http://www.onetonline.org/link/summary/31-9011.00> Perform therapeutic massages of soft tissues and joints. May assist in the assessment of range of motion and muscle strength, or propose client therapy plans. Illustrative examples: Massage Therapist, Licensed Massage Therapist, Certified Massage Therapist (CMT), Licensed Massage Practitioner (LMP), Registered Massage Therapist, Bodywork Therapist, Hospice Massage Therapist, Integrated Deep Tissue Massage Therapist, Medical Massage Therapist

EMPLOYMENT ASSISTANCE

While Indiana Academy of Massage cannot guarantee employment for graduates, assistance in finding suitable employment is provided by posting local area job openings. As part of the program curriculum, students receive training in how to seek employment including professionalism, resume development, interview preparation, and job search skills. The school encourages qualified students to begin contacting spas for opportunities throughout their program so that they can obtain professional exposure and make the transition from school to employment more easily.

SCHOLARSHIPS AND FEE WAIVERS

The school will inform all eligible prospects of scholarship and grant opportunities on an equal basis. The school may offer limited scholarships or institutional grants to qualified applicants. Scholarships and grants are approved and awarded based on the individual's need or upon satisfying specific eligibility criteria. Such criteria may include, but are not limited to: ability to excel, personal desire, interview results, and or consensus of the Award Committee. All students have equal opportunity to qualify for scholarships offered by the school. Scholarship and grant awards can be applied to tuition and fees, if applicable, and may require that a student remain in good standing in order to receive the full award amount. Failure to maintain good standing with the school could result in the award being refunded partially or in-full. The school reserves the right to offer tuition scholarships and waive fees for eligible students, employees, and/or immediate relations of employees of Indiana Academy of Massage and The Woodhouse Spa.

STUDENT RECORD PRIVACY POLICY

All student records will be kept for the lifetime of the institution and thereafter will be maintained by the State of Indiana.

PRIVACY AND FILE ACCESS POLICY

FERPA, the Family Educational Rights and Privacy Act of 1974, is a federal law that pertains to the release of and access to student educational records. FERPA rights apply to students and guardians of a dependent minor student. A student is a person who is, or has been, in attendance at the School, regardless of the person's age. Under FERPA, a student has a right to: (1) inspect and review his or her educational records; (2) request to amend his or her educational records, (3) have some control over the disclosure of information from his or her educational records. The directory information made available by the School is: Student's Name, Address, Telephone listing, Electronic mail address, Photograph, Date and place of birth, Major field of study, Dates of attendance, Grade level, Participation in officially recognized activities, Degrees, honors, and awards received, most recent educational agency or institution attended, Student ID number, user ID, or other unique personal identifier used to communicate in electronic systems that cannot be used to access education records without a PIN, password, etc. (A student's SSN in whole or in part will not be used for this purpose.)

FERPA also authorizes disclosure of this information without the student's consent under certain circumstances. Directory information will be provided to the public upon request unless the student files a request with the school asking to be excluded from the directory or from any other requests for open directory information from outside entities. A student may update access to their information by contacting a school employee and filing a request to be excluded from the directory or from any other requests for open directory information. According to FERPA, some non-directory student records may not be released without prior written consent from the student. A record is any information recorded in any way, including but not limited to handwriting, print, tape, film, microfilm, microfiche, and digital image. Educational records are all records that contain information that is directly related to a student and that are maintained by an educational agency or institution or by a party acting on its behalf. Educational records do not include the following: (1) Sole possession records (those records kept in the sole possession of the maker which are used only as a personal memory aid and are not accessible or reviewed by any other person except a temporary substitute for the maker of the record. (2) Medical or psychological treatment records that include but are not limited to records maintained by physicians, psychiatrists, and psychologists. (3) Employment records, provided that employment is not contingent upon being a student. (4) Law enforcement records.

The school will disclose information from a student's education record without written consent of the student to staff members who require access to educational records in order to perform their legitimate educational duties; officials of other schools in which the student seeks or intends to enroll; and in connection with a student's application for, or receipt of, financial aid; and state, federal,

and accrediting agencies as required. Disclosures may also be made to authorized representatives of the US. Department of Education for audit, evaluation, reporting, and enforcement purposes.

Upon request, the School shall provide a student access to his or her educational records except for financial records of the student's parents or guardian; and confidential letters of recommendation where the student has signed a waiver of right of access. Under FERPA, students or guardians of dependent minor students have a right to see, inspect and request changes to their educational records upon written request. Students or guardians of a dependent minor student should complete the request using the school's Privacy Authorization Release Form each time the student or guardian needs to access personal student information. This form is available upon request in the student administrative offices. Students should identify as precisely as possible the records they wish to inspect/release. Educational records covered by FERPA normally will be made available within ten (10) days of request. All records are to be reviewed by students in the presence of a staff member. Access will be allowed no more than 45 days after receipt of the written request. When a record contains information about more than one student, the student or guardian of a dependent minor student may inspect and review only the records that relate to him/her. The contents of a student's educational records may be challenged by the student on the grounds that they are inaccurate, misleading, or otherwise in violation of the privacy rights of the student by submitting a written statement to the school. A complete copy of the Privacy and File Access Policy is available upon request.

It is the policy of the school that it will maintain the FERPA disclosure code in effect at the time of a student's last term of enrollment for former students. Furthermore, the school will honor a request from a former student, not re-enrolled, to add or delete a non-disclosure request. FERPA rights cease upon death. However, it is the policy of the school that no records of deceased students be released for a period of five (5) years after the date of the student's death, unless specifically authorized by the executor of the deceased's estate or by next of kin. If students believe that their FERPA rights have been violated, they may contact the Family Policy Compliance Office at the Department of Education, 400 Maryland Ave SW, Washington DC 2002-4605. Additional information is available at www.ed.gov/policy/gen/guid/fpco/

PARENT RIGHTS UNDER FERPA

At the post-secondary level, parents have no inherent right to access or inspect their son's or daughter's educational records, including final grades, grades on exams, and other information about academic progress. This information is protected under FERPA and parents do not have access to it unless the student has provided express, written authorization, or unless the student is a dependent as defined in Section 152 of the Internal Revenue code of 1954. Students can give express written permission of access to their educational record by completing the Privacy Release Authorization Form and remitting it to the School. In emergency or crisis situations, the school may release non-directory information if the institution determines that the information is necessary to protect the health or safety of the student or other individuals. While the rights under FERPA are transferred from a student's parents to the student when the student attends a postsecondary institution, FERPA does permit a school to disclose a student's education records to his or her parents if the student is a dependent student under IRS rules. The IRS definition of a dependent differs from that of a dependent student for FSA purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns.

BOOKS, SUPPLIES & LOCKERS

All textbooks, equipment and training materials necessary for program completion are included in the student's required books and supplies. These items become the property of the student once issued by the school and received by the student. Items once opened from its original packaging are non-returnable. The school is not responsible for lost, stolen or damaged books and supplies or personal property. Lockers are issued to students and all items should be removed prior to graduation.

DRESS CODE, HYGIENE & DRAPING STANDARDS

Indiana Academy of Massage is committed to preparing students for successful careers in massage therapy. Overall professional appearance must be maintained at all times. As such, IAM enforces a dress code that prohibits open-toed shoes or sandals in class and requires that each student be in uniform when on the premises. Shoes must have no more than a 1 inch heel and be sound resistant and slip resistant. Clothing must be free from odors, stains, holes and tears and may not be altered, cropped or modified. Clothing must not be tight, revealing or see through material. Students may be restricted from attendance if not in compliance and sent home for the day.

Hygiene standards include being free from odors, clean and neat upon entering the school as well as having hair pulled back and nails filed/beveled & unpolished. Long nails of any kind are not permitted. No acrylic, gel, or polished nails will be allowed. Draping will be conservative, meaning modesty and proper coverage will be strictly enforced.

ATTENDANCE CONDUCT STANDARDS AND MAKE-UP HOUR POLICIES

Indiana Academy of Massage is invested in providing a learning environment that prepares students for the work environment. Attendance is an important component in any career, therefore, students at IAM will be expected to attend all classes. Proper attendance is critical in order for students to be adequately prepared by graduation. Excessive absences will not be tolerated. Students are not permitted to clock hours outside regularly scheduled contract times without permission from an administrator or instructor. Students may arrive 30 minutes before class start time to make up missed hours and must be involved in curriculum related activities during these times. School holidays and official school closures shall not be considered as days of absence for purposes of calculating a student's contract end date. Consequences of unsatisfactory attendance include appointment restrictions, and ultimately, overtime tuition or termination. Attendance Conduct also includes the following:

Absence Policy: Students may not miss more than 10% of the overall program. After the student has missed more than 10%, or 62.5 hours, they will be dropped from the program. The student will have the opportunity to enroll in the next scheduled program after filling out an appeal form. Students dropped will still be obligated to pay according to the OCTS Refund Policy.

Tardiness: Students are considered tardy if they arrive *AFTER* class start time. Students **MUST** inform the instructor in advance of potential tardiness. Consequences of tardiness include appointment restrictions, disciplinary action or ultimately termination. Students that cannot maintain proper attendance during scheduled program hours will not be permitted to make up hours outside of schedule.

Unexcused Absences: Because our program is considered clock hours, absences and/or tardiness are considered unexcused. Excessive absences and/or tardiness constitute reasons for disciplinary action. Students must notify the instructor of expected absences in advance. After 10 consecutive days of non-attendance, a student will be dropped from the program.

Make-Up Work: All missed class work must be made up. It is the student's responsibility to contact the instructor regarding makeup work and exams. Instructors and/or the director will provide a time to meet with the student to give make-up work for classroom lectures, assignments, written quizzes and exams, and practical exams. Once given missed assignments, the student will have one week to complete and turn in missed assignments. Failure to make up missed class work will result in loss of points for assignments, quizzes, and exams assigned for that day. Makeup work may not be used to reverse an absence that leads to termination after 10 consecutive days of non-attendance. Additional charges for makeup work will only be assessed if makeup hours cannot be completed by the contracted end date, in which case the program's current hourly rate will be assessed.

STANDARDS OF CONDUCT AND EMPLOYABILITY

The Standards of Conduct and Employability are established for the specific purpose of promoting student professionalism, attitude, and future employability. If a student's appearance and/or attitude is in opposition to this goal, a student may be advised, dismissed for the day, placed on probation, and/or terminated. Students are expected to:

1. Attend all classes according to the assigned schedule.
2. Remain involved in curriculum related activities at all times when at school.
3. Notify your instructor before leaving the facility for any reason other than lunch and closing.
4. Notify your instructor before the start of your class of anticipated absenteeism or tardiness.
5. Comply with scheduled breaks. Late arrivals from breaks are not permitted. Break times will depend on the class schedules and clinic service assignments.
6. Complete all assigned theory, practical and clinic assignments within the designated time frames, including any assignments required to establish eligibility to retake failed exams or take missed exams. It is the student's responsibility to contact their instructor regarding makeup work and exams.
7. Comply with the dress code policy and practice proper hygiene and grooming at all times. Students not in compliance with dress code will not be allowed to attend class until coming into compliance.
8. Students are responsible for cleaning personal workstations, shared service and break areas, and for cleaning up after themselves.
9. Do not eat or drink on or around massage tables. You may use the theory tables for eating or drinking your lunch and snacks.
10. Do not smoke, congregate, or loiter anywhere at the front of the building. The use of electronic cigarettes and any type of tobacco products is prohibited within the building.
11. Practice courtesy and professionalism at all times when dealing with other students, staff, clients, and visitors. Be respectful of the privacy of others. Students are not permitted to photograph, video record, or audio record other students, staff, or guests without their explicit permission to do so. Client records and service information should not be photographed or

shared.

12. Discuss only ethical and professional subject matter during school hours and refrain from using profanity.
13. Be fair, honest, and do not steal from the school or others. Refrain from the willful destruction of property. Personal property, including books and supplies, should be stored in a secure location at all times. The school is not responsible for lost or stolen property.
14. Refrain from having personal visitors to campus. Guests will be asked to leave unless they are scheduled for services.
15. Do not use the business phone without the express permission of a staff member or at designated times.
16. Cell phones should be used responsibly and respectfully at all times. Unless approved by the instructor, phones are never to be used while in class or with a client. Silence phones while in the building. Calls or messages must be made outside of the building or in the student break room. Notify family members of the school's phone number for use in case of emergency.
17. Maintain all client consultation and service records.
18. Use integrity when taking an exam or preparing any materials for a grade. Cheating is not permitted.
19. In all online environments, remain respectful of clients, students, instructors and the school. Non-compliance in online environments is treated equally with regards to disciplinary policies.
20. Commercial solicitation between students is prohibited unless such solicitation is intended to benefit approved not-for-profit causes.
21. Weapons are not permitted on campus including guns, knives, clubs, explosives, etc.
22. The use or possession of illegal drugs and alcohol are strictly prohibited on campus or during breaks. Students determined to be under the influence of illegal drugs or alcohol while on campus may be subject to immediate termination.

CONSTRUCTIVE INSTRUCTION

In order for students to succeed, the school must maintain a positive learning environment for all attendees. Students must continually strive to upgrade abilities through education and practice. Professional growth and development may require honest and constructive feedback from instructors and administrative staff. Students that fail to respond positively to feedback and/or exhibit combative or disrespectful reactions may be withdrawn from school.

ANTI HARASSMENT & DISCRIMINATION POLICY

IAM policy prohibits harassment or discrimination based on race, religion, creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related medical conditions), military or veteran status, physical or mental disability, medical condition, marital status, age, sexual orientation, gender, gender identity or expression, genetic information or any other basis protected by the federal, state or local law. Additionally, in accordance with Title IX of the Education Amendments of 1972, the School prohibits discrimination based on sex, which includes sexual harassment and sexual violence, and the School has jurisdiction over Title IX complaints. The School's anti-harassment policy applies to all persons involved in the operation of the School, and prohibits unlawful harassment by any employee of the School, as well as students, customers, vendors or anyone who does business with the School. It further extends to prohibit unlawful harassment by or against students. Any employee, student or contract worker who violates this policy will be subject to disciplinary action. To the extent a customer, vendor or other person with whom the School does business engages in unlawful harassment or discrimination, the School will take appropriate corrective action.

DEFINITIONS

1. Sexual Harassment is defined as unwelcome conduct of a sexual nature. It includes unwelcome sexual advances, requests for sexual favors, and other verbal, nonverbal, or physical conduct of a sexual nature. Sexual harassment is conduct that explicitly or implicitly affects a person's employment or education or interferes with a person's work or educational performance or creates an environment such that a reasonable person would find the conduct intimidating, hostile or offensive.
2. Sexual Violence is defined as physical sexual acts engaged in without the consent of the other person or when the other person is unable to consent to the activity. Sexual violence includes sexual assault, rape, battery, and sexual coercion; domestic violence; dating violence; and stalking.
3. Domestic Violence is defined as abuse committed against an adult or a minor who is a spouse or former spouse, cohabitant or former cohabitant, or someone with whom the abuser has a child, has an existing dating or engagement relationship, or has had a former dating or engagement relationship.
4. Dating Violence is defined as abuse committed by a person who is or has been in a social relationship of a romantic or intimate nature with the victim.

5. Sexual Assault occurs when a physical sexual activity is engaged in without the consent of the other person or when the other person is unable to consent to the activity. The activity or conduct may include physical force, violence, threat, or intimidation, ignoring the objections of the other person, causing the other person's intoxication or incapacitation through the use of drugs or alcohol, and taking advantage of the other person's incapacitation (including voluntary intoxication).
6. Stalking is behavior in which a person repeatedly engages in conduct directed at a specific person that places that person in reasonable fear of his or her safety or the safety of others.
7. Consent is informed, voluntary and revocable. Consent is an affirmative, unambiguous, and conscious decision by each participant to engage in mutually agreed-upon sexual activity. It must be given without coercion, force, threats or intimidation. Consent must be ongoing throughout a sexual encounter and can be revoked at any time. Once consent is withdrawn, the sexual activity must stop immediately.
8. Bystander Intervention is defined as safe and positive options that may be carried out by an individual or individuals to prevent harm or intervene when there is a risk of dating violence, domestic violence, sexual assault, or stalking.
9. Risk Reduction is defined as options designed to decrease perpetration and bystander inaction, increase empowerment for victims, and help individuals and communities address conditions that facilitate violence.

PROHIBITED CONDUCT-This policy strictly prohibits sexual or other unlawful harassment or discrimination as well as sexual violence, as defined above. Sexual or other unlawful harassment or discrimination includes any verbal, physical or visual conduct based on sex, race, age, national origin, disability or any other legally protected basis if: submission to such conduct is made either explicitly or implicitly a term or condition of an individual's education or employment; submission to or rejection of such conduct by an individual is used as a basis for decisions concerning that individual's education or employment; or it creates a hostile or offensive work environment, which means the alleged conduct is sufficiently serious to limit or deny a student's or ability to participate or benefit from the student's education program. Unlawful harassment or discrimination may include racial epithets, slurs and derogatory remarks, stereotypes, jokes, posters or cartoons based on race, national origin, age, disability, marital status or other legally protected categories. Sexual harassment is conduct based on sex, whether directed towards a person of the opposite or same sex, and may include explicit sexual propositions, sexual innuendo, suggestive comments, sexually oriented "kidding" or "teasing", practical jokes, jokes about or displays of obscene printed or visual material, questions about sexual fantasies, preferences or history, and physical contact such as patting, pinching, or intentionally brushing against another person's body. Gender-based harassment, including acts of verbal, nonverbal or physical aggression, intimidation, or hostility based on sex or sex-stereotyping are strictly prohibited, even if those acts do not involve conduct of a sexual nature.

SOCIAL MEDIA POLICY

The use of Social Media can be extremely beneficial to the success of a spa, massage clinic, or independent contractor. For this reason, Indiana Academy of Massage supports the rights of students to utilize social media platforms in ways that directly promote professional career development. "Social Media" refers to all forms of online publishing and discussion, including but not limited to Tik Tok, Facebook, YouTube, Snapchat, Reddit, Instagram, Twitter, Pinterest, personal and public blogs, wikis, as well as any instance of a shared personal audio/video files. All students can be held accountable for the content posted on the internet. Indiana Academy of Massage does not permit obscenity, negative comments, personal attacks, cyber bullying or any conduct that is not in compliance with the schools standards of conduct. All posts must respect the privacy of others and photographs or personal information regarding students, staff, or clients should not be posted or shared without their permission. For any content that is posted on an Indiana Academy of Massage social media outlet, the school reserves the right to remove content at its discretion and without notification. Indiana Academy of Massage owns registered and unregistered product names, trade names, service names, service marks, and logos. Students may not use, reproduce, advertise, display, publish, transmit or act as a representative for any of the marks or brand names without prior written consent. Please be aware that some actions on the Internet are not-reversible and may reflect negatively on an individual for an extended period of time. Practicing courtesy and professionalism in online environments is strongly encouraged and disciplinary action may be enforced for non-compliance.

COPYRIGHT INFRINGEMENT POLICY

What is copyright infringement? As a general matter, copyright infringement occurs when a copyrighted work is reproduced, distributed, performed, publicly displayed, or made into a derivative work without the permission of the copyright owner. Copyright infringement includes peer-to-peer file sharing, downloading or uploading substantial parts of copyrighted works (music, videos, and other digital formats) without authorization, and may subject the perpetrator to civil and criminal liabilities.

Peer-to-peer file sharing is the distribution and sharing of digital media using networking technology. Indiana Academy of Massage

has technical controls in place to enforce the policy. ITS blocks torrenting of any content from the Internet. It also blocks known sites that distribute material illegally.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under section 106 of the Copyright Act (Title 17 of the United States Code). These rights include the right to reproduce or distribute a copyrighted work. In the file-sharing context, downloading or uploading substantial parts of a copyrighted work without authority constitutes an infringement.

Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or "statutory" damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For "willful" infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. For more information, please see the website of the U.S. Copyright Office at <https://copyright.gov>.

Indiana Academy of Massage and all its employees are subject to the provisions of the Copyright Act of 1976. Instructors, administrators, and other Academy personnel will take an active role in ensuring compliance with the United States copyright law and congressional guidelines. The Academy does not sanction illegal use or duplication in any form. Unlawful copies of copyrighted materials will not be produced or used on Academy owned equipment, within Academy owned facilities, or at Academy sponsored functions. Employees who knowingly and/or willingly violate Academy copyright policies do so at their own risk and will be required to remunerate the Academy in the event of a loss due to litigation. All pictures or other materials not produced by the Academy should be open source or documented as usable, not under copyright protection.

DISCIPLINARY POLICY

Students must understand that any infraction of the General Policies or the Enrollment Agreement could result in the following disciplinary actions.

1. **WARNING:** A student may be issued a warning for a first offense infraction of the policies. If a student does not correct the problem, he/she may be placed on probation.
2. **PROBATION:** A student on probation status (including suspension) may be required to comply with specific terms outlined on the academic improvement plan. If the problem is not corrected during the probation period, the student may be dismissed permanently from the school.
3. **DISMISSAL-TERMINATION:** Enrollment may be terminated at the discretion of school administration for any reason deemed necessary to maintain the positive educational environment and general objectives of the school or for any of the following reasons:
 - Non-conformance with the schools general policies and/or enrollment agreement
 - Non-conformance with state laws
 - An action that causes or could cause bodily harm to a client, student or employee of the school
 - Theft or willful destruction of school property
 - Engaging in the manufacture, distribution, dispensation, possession or use of drugs or alcohol
 - Immoral or improper conduct

Disciplinary decisions may be appealed by submitting a clear, concise written statement containing all pertinent facts and data. The appeal will be reviewed by the school administration and the student will be notified of the decision within 30 days of the receipt of the appeal. Students are encouraged to voice their grievances with school officials or by means of the schools grievance procedure. Concerns which are not made known to the applicable management personnel cannot be effectively addressed in a timely manner. Students terminated for conduct violations may be readmitted at the discretion of school.

STUDENT GRIEVANCE POLICY AND PROCEDURE

In accordance with the institution's mission statement, the school will make every attempt to resolve any student complaint that is not frivolous or without merit. Complaint procedures are included in new student orientation thereby assuring that all students know the steps to follow should they desire to register a complaint at any time. The school will not discipline or retaliate against a student for filing a complaint with the OCTS. Students should first attempt to discuss any problem or complaint with their respective instructor or an appropriate staff member. If unsatisfied, complaints may be escalated to the School Director. If resolution is not reached, the formal grievance procedure may be pursued. Evidence of the final resolution of all complaints will be retained in school files in order to determine the frequency, nature, and patterns of complaints for the institution. This information will also be used in

evaluating institutional effectiveness and outcomes. The following procedure outlines the specific steps of the formal grievance process:

1. The student should register a complaint in writing on the designated form provided by the institution within 60 days of the date that the act which is the subject of the grievance occurred.
2. The complaint form will be given to the School Director (or designate).
3. The complaint will be reviewed by management and a response will be sent in writing to the student within 30 days of receiving the complaint. The initial response may not provide for final resolution of the problem but will notify the student of continued investigation and/or actions being taken regarding the complaint.
4. If the complaint is of such nature that it cannot be resolved by the management, it will be referred to an appropriate agency if applicable.
5. Depending on the extent and nature of the complaint, interviews with appropriate staff and other students may be necessary to reach a final resolution of the complaint. In cases of extreme conflict, it may be necessary to conduct an informal hearing regarding the complaint. If necessary, management will appoint a hearing committee consisting of one member selected by the school who has had no involvement in the dispute and who may also be a corporate officer, another member who may not be related to the student filing the complaint or another student in the school, and another member who may not be employed by the school or related to the school owners. The hearing will occur within 90 days of committee appointment and will be informal with the student presenting his/her case followed by the school's response. The committee will be allowed to ask questions of all involved parties.
6. Within 15 days of the hearing, the committee will prepare a report summarizing each witness' testimony and a recommended resolution for the dispute. School management shall consider the report and either accept, reject, or modify the recommendations of the committee. Corporate management shall consider the report and either accept, reject, or modify the recommendations of the committee.
7. Students must exhaust the institution's internal complaint process before submitting the complaint to the school's accrediting agency, unless this requirement violates applicable laws or regulations.

Contact the School Director to obtain the designated grievance form and for additional assistance on how to properly register a grievance. The school will maintain written records of all complaints filed through two complete accreditation cycles. The school also maintains a suggestion box outside that can be used for construction suggestions, ideas, and feedback for improving the overall student experience.

SATISFACTORY ACADEMIC PROGRESS "SAP" POLICY

The Satisfactory Progress Policy is consistently applied to all students enrolled at the school. It is printed in the catalog to ensure that all students receive a copy prior to enrollment. The policy complies with the guidelines established by the Commission on Massage Therapy Accreditation (COMTA) and the federal regulations established by the United States Department of Education. Failure to maintain SAP for attendance purposes does not result in student's termination of enrollment but may result in loss of Title IV eligibility. For massage therapy, Indiana Academy of Massage's definition of an Academic Year is 625 hours and 18 weeks of instructional time.

EVALUATION PERIODS: Students are evaluated for Satisfactory Progress as follows, which is expressed in clocked (actual) hours and weeks; Massage Therapy 312.5 hours/9 weeks & 625 hours/18 weeks for full time students, 312.5 hours/16 weeks & 625 hours/32 weeks for night students, 312.5 hours/22.5 & 625 hours/45 weeks for weekend students.

Evaluations will determine if the student has met the minimum requirements for satisfactory academic progress. Students who meet the minimum requirements for attendance and academic performance are considered to be making satisfactory academic progress until the next scheduled evaluation. The frequency of evaluations ensures that students have ample opportunity to meet both the attendance and academic progress requirements of at least one evaluation by midpoint in the course. Students have access to satisfactory academic progress results during meetings conducted at each evaluation period. At each established evaluation period students receive a copy of their SAP evaluation. For programs lasting one year or less, the SAP evaluation is completed at the end of each payment period.

QUANTITATIVE REQUIREMENT: ATTENDANCE PROGRESS EVALUATIONS: Students are required to attend a minimum of 75% of the hours possible based on the applicable attendance schedule in order to be considered maintaining satisfactory attendance progress. Evaluations are conducted at the end of each evaluation period to determine if the student has met the minimum requirements. The attendance percentage is determined by dividing the total hours accrued by the total number of hours scheduled. At the end of each evaluation period, the school will determine if the student has maintained at least 75% cumulative attendance since the beginning of the course which indicates that, given the same attendance rate, the student will graduate within the

maximum time frame allowed.

MAXIMUM TIME FRAME: The maximum time based on 75% minimum attendance standard is 133% (which does not exceed 150% Title IV requirements) allowed for students to complete courses at satisfactory progress. The minimum hours establish the total length of each course.

Massage Therapy - Minimum Hours: 625 Maximum Hours: 718.75

The maximum time allowed for transfer students who need less than the full course requirements will be determined based on 133% of the contracted hours. Students who fail to graduate within the maximum time frame will be terminated. Students are eligible to apply for reentry after 180 days.

QUALITATIVE REQUIREMENT: ACADEMIC PROGRESS EVALUATIONS: The qualitative element used to determine academic progress is a reasonable system of grades as determined by assigned academic learning. Students are assigned academic learning and a minimum number of practical experiences. Academic learning is evaluated after each unit of study. Practical assignments are evaluated as completed and counted toward course completion only when rated as satisfactory or better (the computer system will reflect completion of the practical assignment as a 100% rating). If overall performance does not meet satisfactory requirements, it is not counted and the performance must be repeated. At least two comprehensive practical skills evaluations will be conducted during the course of study. Practical skills are evaluated according to text procedures and set forth in practical skills evaluation criteria adopted by the school. Students must maintain a written grade average of 75% and pass a FINAL written and practical exam prior to graduation. Students must make up failed or missed tests and incomplete assignments. Numerical grades are considered according to the following scale:

93-100	EXCELLENT
85-92	VERY GOOD
75-84	SATISFACTORY
0-74	BELOW STANDARDS; UNSATISFACTORY

Determination of Satisfactory Academic Progress: Students meeting the minimum requirements for academics and attendance at the evaluation point are considered to be making satisfactory academic progress until the next scheduled evaluation. Students will receive a copy of their Satisfactory Progress Determination at the time of each of the evaluations. The following applies to Students who have failed to maintain Satisfactory Academic Progress.

Warning Status: Students who fail to meet minimum requirements for attendance and/or academic progress (75% cumulative attendance and 75% GPA) at the end of the grading period will be placed on a Warning Status. A Warning Status may be assigned without an appeal and may require no action from the student. A student meeting Satisfactory Academic Progress at the end of the Warning Status shall be returned to normal SAP status. A student failing to meet Satisfactory Academic Progress at the end of the Warning Status will result in Financial Aid Suspension and will be ineligible for Federal Student Aid. The student does have the right to Appeal.

Appeal Procedure: A student, who wishes to appeal an adverse SAP determination following the warning period must submit a written request to the School within ten (10) days of being notified. If a student prevails on appeal, he/she will be placed on SAP Probation. The Student must describe in writing any unusual circumstances that the student believes deserve special consideration. The basis on which a student may file an appeal of the loss of Title IV Eligibility: death of a relative, an injury, or illness of the student or other special circumstance. The Student must provide documentation as to why they did not make SAP and what has changed that will allow them to make SAP by the next evaluation point. Once the School receives the appeal, they will evaluate the appeal and provide a decision within five (5) calendar days. In order for an appeal to be granted, the institution must determine that satisfactory progress standards can be met by the end of the subsequent evaluation period. The School Director will notify the student in writing of the decision and that decision is final. All documentation will be maintained in the Student File for record purposes.

Financial Aid Suspension: If a student appeals their financial aid suspension, and if the appeal is granted, the student will be placed on financial aid probation.

Probation Status: Financial Aid Probation is a status assigned to you when you fail to make SAP at the end of an evaluation period, however you have successfully appealed to have your financial aid reinstated. Students who fail to meet minimum requirements for

Satisfactory Academic Progress can be put on Probation for any of the following reasons:

- A. The institution evaluates the student's progress and determines that the student did not make satisfactory academic progress during the warning or previous evaluation period; and
- B. The student prevails upon appeal of a negative progress determination prior to being placed on probation; and
- C. The institution determines that satisfactory academic progress standards can be met by end of the subsequent evaluation period; or
- D. The institution develops an academic plan for the student that, if followed, will ensure that the student is able to meet the institution's satisfactory academic progress requirements by a specific point within the maximum time frame established for the individual student. The student will be advised in writing of the actions required to attain satisfactory academic progress by the next evaluation. If at the end of the probationary period, the student has still not met both the attendance and academic requirements required for satisfactory academic progress or by the academic plan, he/she will be determined as NOT making satisfactory academic progress and, if applicable, students will not be dropped from the program.

Re-Establishment of Satisfactory Academic Progress: Is limited to the period under evaluation. Students whose appeal is denied or they chose not to appeal, will be terminated from the program.

Interruptions: If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the Leave of Absence. Hours elapsed during a Leave of Absence will extend the student's contract period, and maximum time frame, by the same number of days taken in the leave of absence and will not be included in the student's cumulative attendance percentage calculation.

Withdrawals/Course Incomplete: Students are not allowed individually to withdraw or incomplete a course.

Noncredit, Remedial Courses, Repetitions: Noncredit, remedial, and repetitions do not apply to this institution. Therefore, these items have no effect upon the school's satisfactory progress standards.

Transfer Hours and Re-Entry: With regard to SAP, a student's transfer hours that are accepted toward the student's educational program are counted as both attempted and completed hours for the purpose of determining when allowable maximum time-frame has been exhausted. SAP evaluation periods are based on actual contracted hours at the institution. When students re-enroll in the same program after 180 days, the in-school transfer hours will be considered for the SAP calculation.

LEAVE OF ABSENCE

A Leave of Absence (LOA) due to such things as prolonged illness, accident, medical problem, or other special circumstances, is a temporary interruption in a Student's program. A student must request a leave of absence in writing, in advance, and include the reason for the request and the student's signature; for approval by the school unless unforeseen circumstances are provided at a later date. A student will only be granted an LOA without prior request if documentation of unforeseen circumstances is provided at a later date. In this case, the beginning date of the approved LOA will be the first date that the student was unable to attend school. A leave of absence approval will last for 30 days at which point the student will be asked to come back to class. Situations that may require an extended leave of absence include, military duty, childbirth, and sudden illness. Indiana Academy of Massage understands certain circumstances may change a student's ability to attend class for an extended period of time. With proper communication, IAM is willing to allow a student to re-enter class once the reason for the absence has resolved. A student will be required to show proof or give a reason for requesting an LOA for more than 30 days.

Emergency Leave of Absence: In special circumstances where a student encounters a situation beyond their control that prevents them from requesting an LOA in advance, the school may grant the student an LOA depending on the mitigating circumstances. In such cases, the student is still required to submit a written LOA request along with a description of the mitigating circumstances so that the school can maintain documentation of its decision. If approved, the beginning date of the LOA is the initial day that the student was unable to attend because of the situation. Failure to provide the required LOA paperwork may result in the LOA being denied. Mitigating Circumstances may include, but are not limited to, medical issues resulting in hospitalization, prolonged legal proceedings, threat of homelessness and/or extreme but temporary issues which impact a student's ability to regularly attend school.

Impact of Leave of Absence: Title IV Federal Financial Aid cannot be disbursed to students or on behalf of a student while on an LOA. Non-title IV payments due to the school are still due as scheduled. For students receiving VA monies, the school is required to notify the VA of periods of non-attendance, resulting in possible suspension of benefits. Other Third Party funding may also be

impacted by LOA.

Interruptions

If enrollment is temporarily interrupted for a Leave of Absence, the student will return to school in the same progress status as prior to the Leave of Absence. Hours elapsed during the Leave of Absence will extend the student's contract period, and maximum time frame, by the same number of days taken in a leave of absence.

WITHDRAWAL AND TERMINATION POLICY

Official Withdrawal Process- To officially withdraw from Indiana Academy of Massage, a student must notify the School Director or Financial Aid offices in writing of this request. Students who withdraw prior to completion of the course and wish to re-enroll will return in the same satisfactory academic progress status as at the time of withdrawal. Students who withdraw may apply for re-enrollment. A withdrawal does not relieve student and Legal Guardian/Guarantor, if any, of financial responsibilities of the Enrollment Agreement.

Unofficial Withdrawal or "Termination" of a student occurs when a student is determined to be no longer attending school through monitoring of clock hour attendance. After 10 consecutive days of non-attendance, a student will be dropped from the program of enrollment. Dismissal from school due to conduct violations, excessive absences, unsatisfactory progress or due to non-compliance with the Office of Career and Technical Schools are also considered Unofficial Withdrawals.

The student's last date of attendance is used for Refund Policy and RT24 calculations. Students who withdraw or terminate prior to course completion will be charged a \$100 administrative withdrawal fee. Personal items left at the school after withdrawal or termination may be discarded or become property of the school.

APPEALS

Students must complete a "Student Appeal Form" if they fail a course more than once and wish to retake it. Once the form is submitted, the director will review the appeal and determine if the student can retake the course. If a student fails a course more than twice, they will not be permitted to appeal or continue taking courses with Indiana Academy of Massage. In the event of a suspension or dismissal from class, the student will be required to submit an appeal in order to potentially return to class. Upon approval from the course instructor and director, the student will be permitted to enroll in the next scheduled program. Indiana Academy of Massage does not provide refunds in cases of suspensions, dismissals, or failures.

STUDENT COMPLAINT PROCESS

Students at Indiana Academy of Massage who wish to submit a complaint must do so directly to the President and Owner, Dan Smith, via email, Dan@indianaacademyofmassage.com . The final step after exhausting all other options is to file a complaint through the Office of Career and Technical Schools.

STUDENT SUPPORT SERVICES

Students are encouraged to schedule an appointment with the Director of Indiana Academy of Massage to discuss any issue interfering with the student's success. We are committed to ensuring that each student succeeds in our program, and in doing so we will provide assistance on an individual basis. If a student is struggling academically, tutoring may be recommended. IAM will provide personal or group tutoring at a rate of \$25/hour per student.

Return of Title IV (R2T4) Policy

This policy applies to all recipients of Federal Title IV Financial Aid Funds. Students that are no longer attending the school may still owe funds to the school to cover unpaid tuition. Additionally, the school may attempt to collect any funds from a student that the school was required to return as a result of the policy. The school is required to calculate how much federal aid may be retained or discussed for a student who withdraws prior to the end of a payment period. The calculated amount is referred to as "Return of Title IV funds" (R2T4). The calculation of Title IV Funds earned by the student has no relationship to the student's tuition and fees that may be owed to the school. All students subject to this policy are determined according to the following definitions and procedures, as prescribed by regulation. The school has 45 days from the date the school determines the students withdrew to return all unearned funds for which it is responsible. The school will notify the student in writing the amount of funds that must be returned. The school will advise the student that they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement for funds that have not been disbursed but are eligible to be used for tuition and fees. If a response is

not received from the student within the permitted time frame or the student declines funds, the school will return any earned funds being held from the Title IV programs. All post-withdrawal disbursement must occur within 90 days of the date the student withdrew.

WITHDRAWAL BEFORE 60%: The school must perform a R2T4 to determine the amount of earned aid up through the 60% point in each payment period and use the Department of Education's prorated schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

WITHDRAWAL AFTER 60%: For a student who withdraws from after the 60% point-in-time, there are no unearned funds. However, the school will still calculate eligibility for post-withdrawal disbursement.

CALCULATING R2T4: Title IV funds are earned in a prorated manner on a per diem clock hours basis up to the 60% point in the payment period. Title IV aid is viewed as 100% earned after that point in time. The school is required to determine the earned and unearned Title IV aid as of the date the student ceased attendance based on the amount of time the student was scheduled to be in attendance. In accordance with federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following manner:

Unsubsidized Direct Loans, Subsidized Direct Loans, Direct PLUS loans followed by Federal Pell Grants. The calculation steps are outlined in the following example:

1. Calculate the percentage of Title IV aid earned by the student. 18 (completed days) = 15.3% (% of completed calendar days with the payment period) 118 (scheduled days)
2. Calculate the dollar amount of Title IV aid earned by the student. $15.3\% \times \$2,805.00 = \429.17 (Amount of aid earned by student)
3. If this amount is greater than the total Title IV aid disbursed for the payment period, a Post-Withdrawal Disbursement will be calculated; if the amount is less than the amount of Title IV aid disbursed, the difference will be returned to the Department of Education.
4. If the amount results in a credit balance, the credit balance must be disbursed as soon as possible and no later than 14 days after the calculation.

POST WITHDRAWAL DISBURSEMENT: If a student earned more aid than was disbursed to him/her, the school may owe the student a post-withdrawal disbursement which must be paid as soon as possible but no later than 90 days from the date the school determined the student withdrew for loans and within 45 days from the date the school determined the student withdrew for grants. The school is required to notify the student in writing within 30 days of the date it determined that the student withdrew that he/she is eligible for a post-withdrawal disbursement of loan funds. However, if the student (or parent in the case of a PLUS loan) is eligible for to receive a post-withdrawal disbursement of loan funds, the student or borrower must first confirm in writing that he/she accepts/declines all or some of the loan funds offered as a post-withdrawal disbursement. A post-withdrawal disbursement of Federal grant/funds does not require student acceptance or approval and the grant funds may be applied directly to the student's account in order to satisfy tuition and fees, or to the student. The school will seek the student's authorization to use a post-withdrawal disbursement for all other educationally-related charges in addition to tuition and fees. The school is required to return the amount of Title IV funds for which it is responsible no later than 45 days after the Date of Determination of the date of the student's withdrawal.

OVERPAYMENTS: Any amount of unearned grant funds that a student must return directly is called an overpayment. The amount of a grant overpayment that a student must repay is half of the grant funds received or were scheduled to receive. The student must make arrangements with the school and/or Department of Education to return the unearned grant funds. Student's failure to do so will result in no additional Title IV aid.

OFFICIAL WITHDRAWALS: To officially withdraw from the school, the student must initiate the withdrawal process by contacting the schools admissions office. The student's last day of attendance is the official withdrawal date and is the date used when applying the school's Cancellation & Refund Policy and R2T4. The withdrawal determination date is the date the school receives a written withdrawal notice.

UNOFFICIAL WITHDRAWAL: Termination of a student occurs when a student stops attending school without providing written withdrawal notice or when a student is dismissed by the school as a disciplinary action. The student's last day of attendance is the official withdrawal date and is the date used when applying the school's Cancellation & Refund Policy and R2T4. School monitors

attendance at least every 14 days. The withdrawal determination date is the date that the student was terminated due to disciplinary action or the date that school determined that the student stopped attending school.

LEAVE OF ABSENCE: If enrollment is temporarily interrupted for a Leave of Absence (LOA), the student will return to school in the same progress status as prior to the LOA. Hours elapsed during a LOA will extend the student's contract period by the same number of days taken in the LOA and will not be included in the student's cumulative attendance percentage calculation. For students who fail to return from an LOA, the student's last day of attendance is the official withdrawal date and is the date used when applying the school's Cancellation & Refund Policy and R2T4. The withdrawal date is the date that the student was scheduled to return from the LOA.

THE SCHOOL'S RESPONSIBILITIES IN REGARD TO R2T4: (1) providing student with the information given in this policy; (2) identifying students who are affected by this policy and completing the Return of Title IV Funds calculation for those students; (3) returning any Title IV funds that are due the Title IV programs.

THE STUDENT'S RESPONSIBILITIES IN REGARDS TO R2T4: (1) Returning to the Title IV programs any funds that were disbursed to the student and which the student was determined to be ineligible for via the Return of Title IV Funds calculation. If the calculation results in an amount to be returned that exceeds the school's portion, the student must repay the funds.

PAYMENT TERMS AND FINANCIAL ASSISTANCE

Students are provided payment terms at time of enrollment. Students are required to pay the school for all tuition and fees as outlined on the Enrollment Agreement. Tuition and fees for the program must be paid in advance upon commencement of the course of study unless other payment arrangements are made and agreed upon by all applicable parties. No prepayment penalty charges apply if the student pays balance in full. Failure to fulfill graduation requirements does not relieve the student of financial obligations. The school may, at its option and without notice, prevent a student from attending class until unpaid balance is satisfied. Unpaid balances may result in an eventual withdrawal of the student from the course. Tuition may be paid by cash, check, money order, credit card, third party, or Title IV Financial Aid (available to those who qualify), or other aid programs which is defined as assistance that the Student has been or will be awarded from State, Institutional, or other scholarship, grant or loan programs. Some financial assistance may require approval of credit history and require a co-signer. Aid may also be available to those who qualify using two other programs: (1) Vocational Rehabilitation Program - Eligibility information available at <https://www.in.gov/fssa/ddrs/rehabilitation-employment/vocational-rehabilitation-employment/>; and (2) Department of Veterans Affairs - Eligibility information available at www.va.gov.

VA benefits are paid based on clock hours of attendance per week. The beginning date, ending date, and number of clock hours a student is scheduled to attend each week is reported by the school to the VA offices. VA benefits are not awarded for absences built into an enrollment agreement contract period or absences permitted under the school's approved attendance policy. VA enrollments are not extended for students who need additional hours simply because of absences. If a student fails a portion of the course and has to repeat it, that portion may be re-certified as long as the student continues to meet Standards of Progress. Students using veterans' benefits to attend will have attendance monitored until the time the student drops, graduates, or completes the program. Attendance monitoring for VA beneficiaries requires eligible students to maintain an 80% attendance rate and miss no more than 5 consecutive days. All violations of this VA attendance standard will be reported to DVA on VA Form 22-1999b within 30 days at such time the student exceeds the allowed number of absences. Unsatisfactory attendance will be reported to the DVA even if a VA student has completed the required number of hours and no refund is due to the student and/or refund sources.

The School's enrollment policies comply with the Veterans Benefits and Transition Act of 2018, section 3679 of title 38. For purposes of this policy a "covered individual" is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill benefits. All covered individuals are permitted to attend or participate in a course(s) of education during the period beginning on the date the covered individual provides to the facility a valid VA authorization, such as a VR&E authorization or a certificate of eligibility for chapter 31 or 33 and ending on the earlier of the following dates: (1) The date on which tuition/fees (T&F) payment from the VA is made to the facility; or (2) 90 days after the date the facility submits a valid T&F invoice or certifying T&F to the VA following receipt of the VA authorization or the certificate of eligibility. The school also requires that all covered individuals provide a valid VA authorization, such as a VR&E authorization or certificate of enrollment for chapter 33 or post-9/11 gi bill, no later than the first day of a course(s) in order to participate in the course(s). A VA authorization, certificate of enrollment or payment for the difference between the amount of the student's financial obligation and the amount of the VA education benefits disbursed, will not be accepted after the first day of a course, and therefore,

a Student will not be able to participate in the course(s). The school will not impose any penalty, including the assessment of late fees; the denial of access to classes, libraries or other institutional facilities; or require any covered individual to borrow additional funds due to delayed T&F payment from the VA under Chapter 31 VR&E, Chapter 33.

TUITION & FEES

Tuition at Indiana Academy of Massage is \$9,850.00. This includes books, (\$500 enrollment deposit paid upfront) massage table kit, two school uniforms, student liability insurance, a tablet for classroom activities and homework completion, Mblex testing fees, and first-year professional membership with liability insurance through ABMP and/or AMTA.

In addition to the cost of tuition as outlined, the school will charge a \$50* application fee for enrollment and \$50 for re-enrollments after 180 days from the last date of attendance, and \$50 for schedule change requests. Students who withdraw or terminate prior to course completion will be charged a \$50 administrative withdrawal fee. To assure program success, students may need additional consumable items such as pen, highlighter, and paper. The estimated cost of such items is less than \$10. Student books and supplies required by the school contain the equipment necessary for the satisfactory completion of the program. Students may not be permitted to start classes without the required books/supplies, and Federal Title IV Student Financial Aid funds may not be available to purchase the required items before classes start.

*The \$50 Application Fee is charged by the school in order to process an application and determine whether or not an individual will be accepted for enrollment. The Application Fee is charged prior to an applicant becoming a student and is not related to any period of student enrollment or attendance. The Application Fee is not included in a student's Cost of Attendance used to calculate Title IV eligibility and is not included in the Institutional or Federal Title IV refund calculation. Federal financial assistance can not be used to pay for the Application Fee. The Application Fee is non-refundable except in special circumstances as outlined in the school's refund policy and as required by OCTS rules.

EXTRA INSTRUCTIONAL CHARGES: It is in the student's best interest to attend school regularly so that they can receive a consistent, continuous educational experience and graduate on time to begin timely employment. For this reason, the school will take any and all persuasive steps within our authority to promote proper student attendance. The school has reserved necessary space, equipment, and instructors for each student to attend and graduate within an allotted time frame. Students that have not fulfilled all graduation requirements prior to contract end date may incur extra instructional charges, payable in advance, for the remaining hours required for completion. Extra instructional charges must be paid in advance of the contract expiration and the school reserves the right to dismiss, and/or withdraw a student from school until all extra instructional charges are paid. The hourly rate for extra instructional charges is outlined by program on the above table. So not to be considered excessive, extra instructional charge hourly rates correlate closely with standard program hourly rates. Title IV funds may not ever be used to pay for overtime charges.

LIVING EXPENSE SCHOOL COSTS: In addition to the above tuition, fees, and costs for necessary books and supplies, students should consider their living expenses incurred attending school. For the 2021-2022 Academic Year, the school estimates that typical costs for transportation will be \$154/month for students living with parents and \$385/month for all others. The school estimates that costs for room and board will be \$471/month for students living with parents and \$1179/month for all others. The school estimates that costs for personal living expenses will be \$281/month for students living with parents and \$703/month for all others. These are only estimates and students are encouraged to shop around to make an informed decision about their total costs of attendance.

OFFICIAL TRANSCRIPT POLICY

Students may request a transcript for \$25 dollars per transcript. Upon graduation each student will receive a certificate of completion and an official transcript free of charge. IAM will also provide free transcripts directly to the FSMTB/Mblex for exam applications and to the State of Indiana PLA for license applications within six months of graduation. Any requests beyond that point will cost \$25 per transcript request. Students must have met all financial obligations to the Academy before official transcripts will be released. Please allow 10-15 business days for processing this request after graduation.

COLLECTIONS POLICY

The institution's collection procedures follow ethical business practices. Collection correspondence regarding cancellation and settlement from the institution itself, banks, collection agencies, lawyers, or any other third parties representing the institution are required to acknowledge the existence of the Withdrawal and Settlement Policy. If the student has a remaining balance owed to the school after graduation, or after all refund calculations are completed, including Return to Title IV, and whether or not the student graduated, was dismissed or electively withdraws, there may be an interest rate no greater than 15% added to the remaining balance owed.

ADDITIONAL FEDERAL CONSUMER INFORMATION AND REQUIRED DISCLOSURES

FINANCIAL ASSISTANCE DISCLOSURES

Financial Assistance is available to those who qualify through the Financial Aid Office. All students have the following rights and responsibilities: The student has the right to ask the school: (1) The name of its accrediting and their licensing organizations; (2) About its programs; its instructional, laboratory, their physical facilities, and their faculty; (3) What the cost of attending is, and the policies concerning refunds and Return to Title IV (R2T4) to students who drop out; (4) What financial assistance is available including information on all federal, state, local, private and institutional financial aid programs; (5) What the procedures and deadlines are for submitting an application for each available financial aid program; (6) How it determines a student's eligibility and need for financial aid; (7) How much of your financial need, as determined by the school, has been met; (8) To explain each type and amount of assistance in your financial aid package; (9) What the interest rate is on any student loan you have, the total amount you must repay, when a student must start repaying; (10) Deferment of repayment or forbearance for certain defined periods, if you qualify and if you request deferment or forbearance; (11) To provide written information on student's loan obligations and information on your rights and responsibilities as a borrower; (12) To reconsider your aid package, if you believe a mistake has been made, or if your enrollment or financial circumstances have changed; (13) How the school determines when and whether you are making satisfactory progress (SAP) and what happens if you fail to maintain SAP. How failing to maintain SAP affects your title IV eligibility; (14) What special facilities and services are available to students with disabilities and how to request a reasonable accommodation.

It is the student's responsibility to: (1) Review and consider all the information about the school program before enrolling; (2) Pay special attention to the application process for Federal student financial aid, complete it accurately and submit it on time to the right place. Errors on the FAFSA can delay or prevent your receiving aid timely; (3) Know and comply with all deadlines for applying and reapplying for aid; (4) Provide all enrollment and verification documentations, corrections, and/or new information requested by either the financial aid officer or the agency to which you submitted the application; (5) Notify the school of any information that has changed since you applied; (6) Read, understand, and keep copies of all forms you were asked to sign; (7) Ensuring you are aware that you must start making monthly repayment on your student loan after your grace period ends, unless you have a deferment or forbearance. When you sign your master promissory note (MPN), you are agreeing to repay your loan; (8) Attend an exit interview at the time you leave the school to determine the net balance of your account with the school as well as the net balance of any student loan; (9) Notify the school of a change in your name, address, phone number, or attendance status (full/part-time student). If you have student loans, you must notify your lender of these changes; (10) Understand your school's refund policy; (11) Understand and comply with the enrollment status, financial charges, financial terms, time allowed to complete, refund policy and termination procedures as specified in the enrollment agreement sign; (12) Understand that you may be responsible and have liability for portions of Title IV funds return by the institution on your behalf; (13) Understand that there could be liabilities when errors are made as a result of inconsistent information provided by the student result in funds being awarded that a student was not eligible for are advanced to you or credited to your school account.

A current year FAFSA (Free Application for Federal Student Aid) is required to be completed prior to a determination of eligibility for all Title IV funds. The deadline to submit an online application for federal student aid is midnight Central Time on June 30th of the end of the Academic Year. Directions to complete this application, an MPN (Master Promissory Note), and Entrance Counseling are located on the "Directions to Apply for Federal Student Aid", the US Department of Education's annual publication of "Funding Education Beyond High School: The Guide to Federal Student Aid" and Direct Loan Basics for Students" available in the Financial Aid Office; or: FAFSA Information Center can be contact by calling (1-800-433-3243) or visiting www.studentaid.ed.gov. Students who apply for and complete the steps necessary to participate in Federal Student Aid (Title IV) programs will receive an estimated Award Letter. The estimated Award Letter serves as notification of students' proposed aid package, including types of aid and disbursement information. The estimated Award Letter is for academic year one and it may be necessary for students and/or parents to re-apply for financial aid with each subsequent academic year. Award Letters may be delivered in person or sent electronically. No action is required on the students' part to accept the award as presented. Written authorization is only required to decline an award. This authorization to decline an award must be received by Indiana Academy of Massage within two (2) days of receipt of the initial award letter. Authorization is considered to have been received at Indiana Academy of Massage upon receipt of email, postal service delivery, or upon personal delivery to a campus' Financial Aid Advisor. Indiana Academy of Massage assumes acceptance of the award if no communication is received from the student or parent stating otherwise. The Federal Government selects a portion of students' FAFSAs for a process called "verification." If a student's FAFSA is selected for verification, the student must provide additional information in order for their financial aid eligibility to be determined. The specific type of documents required for submission will vary from student to student but may include items such as tax return transcripts or W-2 Wage and Tax statements. Upon selection for verification, students will be notified by email of the required additional documentation needed. For students currently attending school, all verification documentation must be submitted within 15 days of request. For incoming students, the

request documentation must be received within 5 days from the date of notification (and no later than the 5th scheduled class day). Failure to submit requested documentation within designated time frames may result in loss of eligibility. Eligibility cannot be determined until the verification process has been completed. Indiana Academy of Massage will make every effort to award financial aid to all students so please contact a Financial Aid Advisor if you are unable to meet the deadline requirements. Once all documentation and/or signatures have been submitted, the data will be verified for accuracy, which may take up to 30 days. Should any discrepancies exist, corrections will be made to your Award Letter and students will be notified.

The school does not coordinate but will certify veterans, state, local government and private funding sources. Student's receiving Veterans assistance may be required to provide military and prior education transcripts. The school is required to inform all eligible borrowers about the eligibility of, and eligibility for, state grant aid. Any state grant programs that the school is aware of are disclosed in this catalog. Students are encouraged to research all state funding opportunities that may be available. Resources for this research may include FinAid.org (www.finaid.org/otheraid/state.phtml), US Department of Education (www2.ed.gov/about/contacts/state/index.html), and the National Association of Students Financial Aid Administrators (www.nasfaa.org/State_Financial_Aid_Programs).

All students who borrow a Stafford Loan while attending the school must complete Direct Loan Entrance Counseling before funds will be certified. Prior to the first disbursement of a Title IV loan, the school will provide first-time borrowers with a comprehensive information on the terms and conditions of the loan and of the borrower's responsibilities. This information will be provided via interactions with the school's Financial Aid Advisors.

Need Based Aid (Pell Grant and Stafford Subsidized Loan) Calculation: COA (Cost of Attendance) - EFC (Expected Family Contribution) = Need Eligibility

Non-Need Based Aid (Unsubsidized Stafford and Parent PLUS Loan) Calculation: COA - EFA (Expected Financial Assistance/all other aid) = Non-Need Eligibility

COA = Budget - each student receiving an Award Letter estimating Title IV Eligibility will be assigned a Budget. The COA includes the following items: Tuition & Fees, Room and Board, Transportation, Misc/Personal, Books/Supplies and Other items such as special circumstances or expenses related to disabilities.

Awards of Title IV federal assistance (if applicable) received by students will apply first to tuition owed and then to the student for education related expenses. All financial aid disbursements will be made in accordance with federal regulations and guidelines. Financial Aid will be credited towards the student's account at least twice during the academic year of 900 hours. Students desiring the institution to budget and disburse financial aid funds for the student throughout the academic year may make such request in writing. All loans through the Direct Loan Program, if applicable, must be paid back according to the terms and conditions of the borrower's promissory note.

Exit Counseling must be completed by all students who are graduating or withdrawing from school. If a student is unavailable to complete at the school a Direct Loan Exit Counseling Guide will be mailed to them for completion. Counseling may be provided in person (individually or in groups), using audiovisual materials US Department of Education Publications and/or online. Student borrowers should be advised to complete online exit counseling or come to the counseling session at the school shortly before graduating, or ceasing at least half-time enrollment. As required, the school will submit students' loan information to the National Student Loan Data System (NSLDS). This information will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system. Please be aware that the information on the NSLDS site is updated by schools and the Department of Education and may not always have the most current information available. Visit www.nsls.ed.gov for additional information.

STUDENT LENDING CODE OF CONDUCT- As a participant in Federal Student Loan programs, Indiana Academy of Massage publishes a student lending code of conduct applicable to the institution's officers, employees/agents. The code of conduct requirements are set forth in the Higher Education Opportunity Act (HEOA) signed into law on August 14, 2008. For this reason, and because we are committed to the highest level of ethical behavior, Indiana Academy of Massage has adopted the following code of conduct: (1) Indiana Academy of Massage does not participate in any revenue-sharing arrangements with any lender; (2) No officer, employee or agent of Indiana Academy of Massage employed in the financial aid office or who has responsibilities with respect to education loans, shall solicit or accept any gift greater than a nominal value from the lender, guarantor or loan servicer; (3) No officer, employee or agent who is employed in the financial aid office or a role involved in involved in the administration of education loans may accept any fee, payment, or other financial benefit from a lender as compensation for any type of consulting arrangement

or contract to provide services to a lender or on behalf of a lender relating to student education loans; (4) Indiana Academy of Massage will not direct students to a specific lenders and prohibits its officers, employees, and agents from delaying loan certifications or refusing to certify or otherwise deny or delay certification of a loan based on the borrower's selection of a lender and/or guarantor. The school does not assign a lender to any first-time borrower through financial aid packaging or any other means; (5) Indiana Academy of Massage will not request or accept any offer of funds to be used for private education loans to students from any lender in exchange for providing the lender with loans nor will the school enter into a preferred lender arrangement for Title IV loans; (6) Indiana Academy of Massage will not request or accept any assistance with call center or financial aid office staffing; (7) Employees or those who serve on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors will not accept anything of value (other than reimbursement for reasonable expenses) for such service. The school does not employ any students who are currently receiving financial aid and are attending the school programs.

LOAN REPAYMENT- Repayment of students' loans is extremely important. Students are encouraged to begin planning for loan repayment prior to graduation. Developing a budget and sticking to it will allow students to live within your means and avoid financial crises. A budget will help you develop a realistic understanding of all your financial obligations and how they relate to your income. In formulating a budget, you should consider the choices you've made regarding rent or mortgage payments, car payments, living expenses, and your student loan debt. The Direct Loan Program offers loan repayment plans designed to meet the needs of almost every borrower. Direct Loans are funded by the U.S. Department of Education through your school and are managed by a loan servicer, under the supervision of the Department. The Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change. To find out more about repayment options before receiving a Direct Loan, or if you need more information but do not have internet access, you may contact the school's financial aid office or the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

The Ombudsman's office is a resource for borrowers when other approaches to resolving student loan problems have failed. Contact info for the FSA Ombudsman: On-line: <http://studentaid.gov/repay-loans/disputes/prepare>; Via telephone: 877-557-2575; Via fax: 202-275-0549; Via mail: U.S. Department of Education FSA Ombudsman Group, 830 First Street, N.E., Mail Stop 5144, Washington, D.C. 20202-5144

STUDENT BODY DIVERSITY

Men: 9%

Women: 90%

Percentage of enrolled students by race/ethnicity:

Nonresident Alien: 1%

Asian: 1%

American Indian/Alaska Native: 0%

Black or African American: 1%

Hispanic/Latino: 3%

Native Hawaiian: 0%

White: 95%

Two or More Races: 0%

Race/Ethnicity Unknown: 0%

CRIME & DRUG-FREE SCHOOL POLICY

Indiana Academy of Massage has a zero-tolerance policy for any form of crime or drug activity. Students breaking the law, in possession of illegal drugs, or under the influence of alcohol or illegal drugs during class hours will be expelled from the Academy with no appeal to return. IAM recommends that students:

- Keep all personal belongings put away in your locker or locked in your car out of sight
- Avoid walking alone to vehicles after sunset
- Report suspicious activity
- Keep car doors locked and valuables hidden
- Be aware of their surroundings

EMERGENCY RESPONSE POLICY & PROCEDURE

The following procedure will be used to notify students and staff of a dangerous situation on school campus. Every staff member is

instructed to keep their cell phones with them at all times while working so that they can receive calls, text messages, or be notified of an emergency situation. A staff member will notify students of any alert and make sure students follow instructions. The following Alert Codes represent levels of emergency and response:

CODE	INSTRUCTIONS ON HOW TO RESPOND
EXIT BUILDING	Evacuation to the nearest exit. All students and staff should evacuate the building immediately.
EXIT FRONT	Front Evacuation. All students and staff should evacuate the building using only the front exits.
LOCK DOWN	Remain in the Building. All students and staff should remain in the building and do not exit.

FIRE HAZARDS PROCEDURES: Staff will direct students out of the building through the nearest exit in an orderly and calm manner. A staff member will call the fire department (911)

INCLEMENT WEATHER CONDITIONS: School may close in the event of extreme weather conditions. All students should follow safety procedures issued by the State and Local authorities and refer to the school’s social media for notices of closures.

FINANCIAL AID

Third-party lending and payment plans will be offered to the student during the enrollment process. Arrangements must be made prior to the first day of class. Failure to make scheduled payments will result in the student being dropped from the program. Dropped students who wish to continue their education at Indiana Academy of Massage may take part in the next scheduled program after submitting an appeal and that their financial obligations are met. Title IV funding will be available soon.

ENTRANCE COUNSELING

Prior to accepting Federal Direct Loans, students will be advised on student loan borrowing. This information will include but is not limited to total amount eligible, interest rate, origination fees, differences between loan types, subsidized interest, capitalized interest, grace period, repayment terms, deferment, forbearance, delinquency, and default. Students who have not already completed online Entrance Counseling will be required to do so in order to document completion of Entrance Counseling.

EXIT COUNSELING

Direct Loan borrowers are required to complete Exit Counseling upon leaving the academy. Students who officially or unofficially withdraw from Indiana Academy of Massage will be directed via written notification to complete the Exit Counseling online. Students who are graduating will attend an Exit Counseling session and will complete a confirmation form. During this session, students will be provided updated loan totals, ledger card, servicing information, repayment options, and all other required information of Exit Counseling. This information, as well as the online version, can be found by contacting your Financial Aid representative or visiting <https://studentaid.gov>.

During Exit Counseling, the academy will collect updated name and contact information to provide to Student Loan servicers.

OFFICE FOR CAREER AND TECHNICAL SCHOOLS REFUND POLICY

The postsecondary proprietary educational institution shall pay a refund to the student in the amount calculated under the refund policy specified below or as otherwise approved by the Office for Career and Technical Schools (OCTS). The institution must make the proper refund no later than thirty-one (31) days of the student's request for cancellation or withdrawal.

If a postsecondary proprietary educational institution utilizes a refund policy of their recognized national accrediting agency or the United States Department of Education (USDOE) Title IV refund policy, the postsecondary proprietary educational institution must provide written verification in the form of a final refund calculation, upon the request of OCTS, that its refund policy is more favorable to the student than that of OCTS.

The following refund policy applies to each postsecondary proprietary educational institution as follows:

1. A student is entitled to a full refund if one (1) or more of the following criteria are met:
 - (a) The student cancels the enrollment agreement or enrollment application within six (6) business days after signing.
 - (b) The student does not meet the postsecondary proprietary educational institution's minimum admission requirements.
 - (c) The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the postsecondary proprietary educational institution.
 - (d) If the student has not visited the postsecondary educational institution prior to enrollment, and, upon touring the institution or attending the regularly scheduled orientation/classes, the student withdrew from the program within three (3) days.
2. A student withdrawing from an instructional program, after starting the instructional program at a postsecondary proprietary institution and attending one (1) week or less, is entitled to a refund of ninety percent (90%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
3. A student withdrawing from an instructional program, after attending more than one (1) week but equal to or less than twenty-five percent (25%) of the duration of the instructional program, is entitled to a refund of seventy-five percent (75%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
4. A student withdrawing from an instructional program, after attending more than twenty-five percent (25%) but equal to or less than fifty percent (50%) of the duration of the instructional program, is entitled to a refund of fifty percent (50%) of the cost of the financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).
5. A student withdrawing from an instructional program, after attending more than fifty percent (50%) but equal to or less than sixty percent (60%) of the duration of the instructional program, is entitled to a refund of forty percent (40%) of the cost of the

financial obligation, less an application/enrollment fee of ten percent (10%) of the total tuition, not to exceed one hundred dollars (\$100).

6. A student withdrawing from an institutional program, after attending more than sixty percent (60%) of the duration of the instructional program, is not entitled to a refund.

Student Protection Fund

IC 22-4.1-21-15 and IC 22-4.1-21-18 requires each educational institution accredited by the Office for Career and Technical Schools to submit an institutional surety bond and contribute to the Career College Student Assurance Fund which will be used to pay off debt incurred due to the closing of a school, discontinuance of a program, or loss of accreditation by an institution. To file a claim, each student must submit a completed "Student Complaint Form." This form can be found on OCTS's website at <http://www.in.gov/dwd/2731.htm>.

OCTS Refund Policy Revised 8/21/17

Reset

Student Complaint Form

OCTS is responsible for reviewing and responding to student claims for monetary reimbursement against postsecondary proprietary schools that are non-credit bearing and non-degree granting. *OCTS adjudicates only claims for monetary reimbursement and cannot adjudicate claims involving programmatic content.* Monetary claims for reimbursement are limited to tuition and fees paid out of pocket by the student. OCTS does not have jurisdiction to adjudicate claims for reimbursement of scholarships, financial assistance, or fee reductions. OCTS cannot offer legal advice or initiate civil court cases.

Instructions: Students filing claims must meet these requirements:

- 1) Be a current or former student in a program at a school regulated by OCTS.
- 2) Follow and exhaust the school's complaint resolution process with the school directly.
- 3) File a formal claim with OCTS by completing this form, and attaching the following documents:
 - a) A statement of the facts supporting the claim and outlining the problem, and
 - b) A copy of the enrollment agreement signed by the student, and
 - c) Copies of all receipts for tuition paid by cash, check, money order or credit card, and
 - d) Any other material which substantiates the claim.

Student Information

Full Name: _____
Last First M.I

Address: _____
Street Address Apartment/Unit #

City State ZIP Code

Preferred Phone: _____ Email address: _____

Contact Preference Phone Email No Preference

If OCTS needs to contact you by telephone,
may they leave a message or voicemail? Yes No

School Information

School Name:			
Location:			
Address:	Street Address		
	City	State	ZIP Code
Training Program:	Dates of Attendance (MM/DD/YY)	Start Date	End Date

Claim Information

Have you gone through your school's complaint process? Yes No

If you answered "Yes," you will need to submit documentation showing that you have attempted to resolve the issue with the school. You can submit this documentation along with any other documentation that supports your complaint. See below for instructions on how to send the additional information to OCTS.

If you answered "No," you will need to explain in your detailed complaint description why you were unable to complete the school's complaint process. Note: OCTS generally will address complaints only after a student has exhausted his/her complaint options with the school.

Claim

Describe your claim in detail, including the names of any faculty or staff you spoke to about the complaint. Attach additional sheets as needed.

Claim (continued)

Please give titles and contact information for the individuals you mentioned above, if any. How would you like your complaint to be addressed? Please note that OCTS cannot, by law, review claims related to course grades, academic sanctions or discipline/conduct matters.

Will you be sending additional documentation (such as email from school staff, student records, contracts, brochures, catalogs or substantiates your complaint?

Yes No tuitions bills) that

Send all documentation either by email to: OCTS@dwd.in.gov or by mailing to:

Complaint Adjudicator
DWD / Office for Career and Technical Schools
10 N Senate Ave, SE 308
Indianapolis, IN 46204

By submitting this form, I affirm under the penalty of perjury, that I am a current or former student of the school named herein. I agree to allow the Office for Career and Technical Schools to submit a copy of my complaint and supporting materials to the school named herein for a response, and I further authorize the school to transmit student records related to me to the Office for Career and Technical Schools for review. I understand I may need to submit a release form to the school. I certify that the information I have provided is complete, true and correct to the best of my knowledge and belief.

Print _____

Submit

Revised 01/17

STUDENT HANDBOOK ACKNOWLEDGEMENT FORM

By signing this form, I am acknowledging I will abide by all of the policies within the Student Handbook for The Indiana Academy of Massage.

You will be notified with any updates to the Handbook and will require an additional signature of acknowledgement.

Student Signature: _____ Date: _____