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## **Institute Overview**

### **Philosophy**

American College Massage School, A.C.M.S., was created to provide reasonable priced massage therapy training - from people who love to teach massage - to people who have a great desire to learn massage.

### **Mission**

To promote, therapeutic massage, and expand the reach of massage through education.

### <u>Goals</u>

To not only teach, but, enrich the lives of each student.

To not only provide education, but, touch each student's life as an individual. **Personnel** 

We will have a variety of teachers with diverse backgrounds. However, they will all have the same common thread, a passion to not only teach, but to mentor.

The teachers at A.C.M.S. are certified massage therapist, with time-tested massage skills. All have massage practices, and many have medical backgrounds. As of this date, all of our teachers graduated from our school, because we feel we do the best training. Other schools must think so too, because they hire A.C.M.S. graduates to teach. Don't settle for a second-hand education, when you can learn from the best. <u>Director</u>

The director is Gale Miller, JR. Mr. Miller has a diverse background, ranging from being a teacher and manager of computer professionals, to being a published author, editor of a literary magazine, and past president of a two non-profit organization. With these skills the director brings a strong background in, teaching, organization, and people skills.

Mr. Miller is a certified massage therapist through the A.B.M.P., who teaches massage therapy and donates his time, and the time of his students to charity events through out the year.

The director realizes, through his own experience, how difficult it is to attend school when you have a family and a full time job. This is why he believes it is important to develop a program that fits a busy life style, but still maintains a high standard.

## Who will train you?

A big building? A large administrative staff? Fancy brochures? No, not one of these will train you. People train, and people learn, everything else is just a prop. And when you graduate all of that stays behind except, what was left in your head. If you want to leave with the best training, stick with us, we are the best at massage.

## Map to A.C.M.S.

(Entersion)

(Extension)
131 East Franklin St.
Suite 10
Elkhart, IN 46516

The **main office** is located in **Crown Point Indiana** and is the contact point for enrolling. The Elkhart location is an extended classroom.

A.C.M.S can be easily reached via any major expressway. We are located in Crown Point, Indiana which is in Northwest Indiana. We are only a few miles from Interstate 65 at exit U.S. 231. Exiting U.S. 231 West you will travel several miles until you reach downtown (Court house square) Crown Point. We are located at **100 South Main St.** Our school is on the corner of Main and Clark, on northeast side of the square.

American College Massage School Inc, located in Crown Point, has one extension. The extension is:

American College Massage School Inc. - Elkhart

131 East Franklin St., Suite 10, Elkhart, Indiana 46515. This location can be reached from the Indiana Toll road I80 exiting on ramp to **IN-19** and go 3.8 miles. Continue on **E Beardsley Ave** and go 800 feet Turn left on **N Main St** and go 0.4 miles. Continue on **S Main St** and go 0.2 miles. Turn left on **E Franklin St** and go 200 feet to **131 E Franklin St**. Phone 574-522-9095

Phone 219-661-9099 Main Office Phone 219-661-9975 Crown Point School and Clinic Phone 574-522-9095 Elkhart Indiana School and Clinic

Web Site: www.acmcollege.com

### Why did we pick Crown Point and Elkhart?

Because massage therapy dates back 5,000 years, we felt that it would honor the history of massage by placing our schools in the prestigious historic district of Crown Point and Elkhart. In this day and age of fast food and malls, massage needs to be tied to its ancient roots, and not looked upon as--- *education dished out at the mall.* Because we value history and good old-time family values, students will not become a number in a computer, students will become one of our student family.

## **Class Administrative**

### **Class Size**

The average class size is 8, with a maximum of 10. All the staff here feels it is important to get individual close personal training.

### **Admissions**

Students should be at least 18 years of age, and be in good health. Each prospective student should be interviewed by the director (in person or over the phone). Students should have previous exposure to bodywork. This can be accomplished by getting a massage or visiting the school. Students must also conduct themselves as professionals, have a positive attitude, allocate sufficient time to study, and have a sincere desire to perform massage therapy in a positive manner.

## **Institute Policies**

### **General Rules**

There is no smoking in the school. No student will be allowed in class under the influence of drugs or alcohol. Clothing must be neat, clean, and appropriate for massage. Any type of revealing or provocative clothing is strictly prohibited. No inappropriate language or swear words are allowed.

### **Payment methods**

The methods of payment are Personal Checks, Certified Bank Check, Money order, or **Major credit** card. Financing may be available for those who qualify. Please make all remittances **payable to**; *American College Massage School.* 

Every effort will be made to accommodate students in making their payments, as we want everyone with a desire to become a therapist to have a chance to succeed.

We do not have Federal Grants; however, students can obtain tuition assistance from the Vocational Rehabilitation Services and Indiana Department of Workforce Development if they have a special need.

If you default on the loan or payments to ACMS the student agrees to forfeit any Massage Therapist License.

### <u>Loans</u>

<u>TFC Credit</u> has loans available for those who have trouble obtaining loans. Please call toll free 888-662-2585 for the application.

### Payments as low as \$99 a month regardless of income or credit scores

### **Payment Discounts**

This is new as of enrollment for May/June 2010 and only applies to students enrolling for classes for this date forward.

To qualify for this discount, you must use the two-payment interest fee option, which requires half of the tuition to begin and the other half at mid-point of class.

<u>The discount is \$2000.00.</u> The discount is applied to the second half of tuition, and is not due as long as the student continues their  $2^{nd}$  half of education. This discount cannot be used with any other scholarships, government aid, or discount plans. Note: starting with issue 23 documents.

### Late Payment

The enrollment agreement specifies the late payment fee.

### **Student Code of Conduct**

- 1. Respect other students and faculty members
- 2. Maintain a high level of personal hygiene
- 3. Confidentiality of all students, clients, and faculty members
- 4. Positive attitude
- 5. Sensitivity toward others
- 6. Maintain good morals

### Failure to keep any of the above code of conduct is reason for expulsion.

### <u>Dismissal</u>

Students are subject to dismissal for the following reasons.

- Not following the Code of Conduct Rules.
- Failure to keep current with homework.
- Attending class under the influence of drugs or alcohol.
- Failure to make timely tuition payments.
- Any behavior which could discredit the school or the massage profession
- Unlawful behavior on school grounds.
- Inappropriate attire <u>scrubs at all times</u> --- period
- Swearing, i.e. profanities, Curse words, or vulgar language or behavior.

• Cell phones are not to be taken into clinical massage rooms, students will be subject to 1week suspension from school. If it continues the student will be expelled. You may use your cell phones to text at your desk, or for students with language issues they may use for translation. Phone calls are to be placed outside the class room so not to disturb other students. If you receive a call make it short. Your phone must be on mute/vibrate. The nature of cell phones with pictures and recordings is enough by itself not to have them with you when you are massaging.

I, \_\_\_\_\_ (printed name) understand the code of conduct, reasons for dismissal.

Student Signature	Date
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## **Institute Policies**

### Absenteeism

When absences occur, you will have sufficient time to make up classes. Every effort will be made to see that all students finish class in a timely manner, commensurate with each person's needs.

If more than 30 consecutive days of school are missed, you will be place on a leave of absence.

Class Hours: ACMS reserves the right to change class hours and location as needed.

#### **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, after attending more than sixty percent (60%) of the duration of the instructional program, after attending more than sixty percent (60%) of the duration of the instructional program, after attending more than sixty percent (60%) of the duration of the instructional program, after attending more than sixty percent (60%) of the duration of the instructional program, after attending more than sixty percent (60%) of the duration of the instructional 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

Student Signature

Date

## VA Refund Policy

### 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.

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

State Approving Agency Approved: If you are a Veteran or eligible dependent with education benefits, you can use your GI Bill® Education benefits here.

### <u>Status</u>

### State of Indiana

This institution is regulated by: Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis IN 46204 <u>OCTS@dwd.in.gov</u> <u>http://www.in.gov/dwd/2731.htm</u>

### <u>A.B.M.P.</u>

The Associated Bodywork and Massage Professionals, A.B.M.P. A.C.M.S became a member of this institution that has met or exceeded its requirements in 1997. Their phone number is (800)-458-2267.

### <u>AMTA</u>

The American Massage Therapy Association, A.M.T.A. A.C.M.S. became a member of this institution 2004. Their phone number is (847)-864-0123.

### **Federation of States MBLEx**

ACMS is approved for students to take the test. <u>www.fsmtb.org</u>

### Ohio Medical Board 614-466-3934

### **Veterans Administration**

## **Completion Process**

The following criteria, defines the requirements for completion.

### **Grades**

Students are graded on practical and written test. The following defines the requirements.

- Completion of internship.
- Timely completion of home study and class assignments.
- 75 percent on all practical and written test.
- Timely completion of all internship, practical and written tests.
- Students are given 2 retakes on all tests. After 3 attempts, students must request in writing to attempt a 4<sup>th</sup> test, and it will be up to A.C.M.S. discretion to allow further attempts.

### **Attendance**

• Complete attendance and participation for all sessions. After 30 calendar days absent you are considered dropped, however, you can be re-instated by request to the director.

### Payment **Payment**

• Tuition payments and fees paid in full.

### <u>Re-enrollment</u>

• Students are allowed to reentry the program within two years of the original graduation date. Any enrollment after that period must be requested in writing, and it will be up to A.C.M.S. discretion to allow further attempts.

### 52 Session Massage Therapist Course

When you complete this course by passing practical and written exams, attending massage clinic, attending all required sessions, and completing all assignments, you will be a Massage Therapist. <u>New 2 payment discount reduces tuition \$2,000 on 2<sup>nd</sup> payment</u>. <u>All Hours are in-class and supervised, we have no online classes.</u>

Title

Massage Therapist <u>Prerequisites</u> Admissions Acceptance <u>Length of course</u> 52 Sessions <u>Hours per Week</u> 12.50 hours In-Class 650 hour course 20.00 hours in class 1,000 hour

Number of Days Class Meets a Week

1 week day, 1 weekend day time class/clinic 650 hour course
 1 week day, 2 weekend day time class/clinic 1,000 hour course
 Sessions are defined as what takes place in a week, it can be accelerated with more session in one week when deemed necessary by the school.

Time of day

<u>Anatomy, Physiology and Kinesiology</u> (A&P&K) and Practical Classes 5:25p.m. to 9:55p.m or Thursday alternate day as needed 9:25am to 1:55pm

Student Internship and training – Clinic Hours of Operation

(Thursday alternate day as needed) Friday or Saturday 8:30 am - 4:30p.m. <u>650 hours</u> (Thursday alternate day as needed) Friday and Saturday 8:30 am to 4:30pm. <u>1,000 hours</u>

<b>Fee Descriptions</b>	Fees
Registration Fee	\$100.00
Tuition	\$9,700.00
Books	Included in Tuition
Total	\$9,800.00

(Continued next page)

## 52 Session Massage Therapist (continued)

## American College Massage School Curriculum

## <u>Course # In-class Course 650 hours</u>

- 101Anatomy and Physiology & Kinesiology (A&P)Meets within clock time of 5:25pm 9:55pm 50 weeks with 144 hrs
- 102 Practical Hands-on training Meets within clock time of 5:25pm and 9:55pm - 50 weeks with <u>90 hrs</u>

103 <u>Clinical, Hands-on training (226).</u> Client massages Communication and Sanitation, benefits, Universal precautions, body mechanics, history, Client data, documentation, professional standards, therapeutic communications, contraindications, and other modalities, <u>Clinical Pathology (40)</u> and recognition of conditions as it relates to massage and bodywork theory assessment and practice, <u>Business/Indiana law (25)</u> and <u>Ethics hours (10)</u>, <u>CPR Certification (10)</u>. <u>Anatomy and Physiology (105</u>)

Meets within the clock hours of 8:30am - 4:30pm - 52 weeks with 416 hours

Recap	
Anatomy and Physiology & Kinesiology (A&P) 144+105	249
Massage Theory and Practical 90+226	316
Pathology	40
Business/Indiana Law	25
Ethics	10
CPR	10
Total	<u>650</u>

## American College Massage School Curriculum 52 Session course

## Course # In-class Course 1000 hours

101Anatomy and Physiology & Kinesiology (A&P)Meets within clock time of 5:25pm - 9:55pm - 52 weeks with 144 hours

# 102Practical Hands-on training<br/>Meets within clock time of 5:25pm and 9:55pm - 52 weeks90 hours

103 <u>Clinical, Hands-on training (197.5)</u>, Client massages Communication and Sanitation, benefits, Universal precautions, body mechanics, history, Client data, documentation, professional standards, therapeutic communications, contraindications, and other modalities, <u>Clinical Pathology (40)</u> and recognition of conditions as it relates to massage and bodywork theory assessment and practice, <u>Business/Indiana law (25)</u> and <u>Ethics hours (10)</u>, <u>CPR Certification (10)</u>, <u>Anatomy and Physiology (105</u>)

#### Meets within the clock hours of 8:30am - 4:30 pm - 52 weeks with 416 hours

104 Clinical/ Hands-on training (282.5), Client massages, Communication and Sanitation, benefits, Universal precautions, body mechanics, history, Client data, documentation, professional standards, therapeutic communications, contraindications, and other modalities, <u>Anatomy and Physiology Research projects (105).</u>

#### Meets within the clock hours of 8:30am - 4:30pm - 52 weeks with 416 hours

<u>Recap</u>	
Anatomy and Physiology & Kinesiology (A&P) 144+105+105=	354
Massage Theory and Practical 90+197.5+282.5=	570
Pathology	40
Business/Indiana Law	25
Ethics	10
CPR	10
Total	<u>1,000</u>

#### Please note:

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We are always trying to improve our program and the above course description, is subject to change so that we may continue to be a leader in massage therapy education.

### **Books (included in tuition)**

- 1. Milady's Theory and Practice of Massage Therapy ISBN 1-56253-404-1
- 2. Anatomy Coloring book ISBN 0805350861
- 3. Reflexology Health at your fingertips Barbara Kuntz
- 4. Pathology A-Z ISBN 978-0781747998 K. Premkumart (reference book)
- 5. An Illustrated Atlas Skeleton Muscles ISBN 978-0895826169 B Bowden (Referance book)

### Lab Fees/Equipment

- 1. Scrubs \$20
- 2. Two twin flat sheets 200 or greater thread count \$20.00
- 3. Large beach towel \$20.00
- 4. Pen and paper \$10.00
- 5. Coloring pencils \$30.00

### **Tools**

1. Massage table \$500.00 (Optional not required for course)

2. Massage Chair \$500.00 (Optional not required for course)

### **Other Fees – After graduation**

- 1. Malpractice Insurance \$200 Estimated
- 2. State License \$150.00 Estimated
- 3. State Test \$200.00 Estimated

Total all 1,600.00

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### Introduction to Massage <u>And</u> <u>Couples Massage</u>

This course is open to **anyone** interested in obtaining a general knowledge of massage therapy for their own personal use, or as an introduction to exploring massage therapy as a career. During the course, you will give and receive a massage. You will be required to bring, massage oil, a twin-size sheet, and a large bath or beach towel for draping during the massage.

The couples massage requires two people to enroll at a time.

The class size will be **limited to 16 students**. The instructors, are experienced massage therapists. Please call for dates.

This is only an introductory course and <u>you will not be</u> qualified to work on the general public.

### <u>Title</u> Introduction to Massage

### Prerequisites None

### Length of course 1 Class

Hours per Class 6 <u>Time of Day</u> Call for times

# Total Hours for Course 6

Day(s) of Week Class Meets

Sunday

Fee Descriptions Registration Fee Tuition Handouts

Total

Fees \$49.00 \$50.00 Included in Tuition \$99.00

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### Sports Massage And Advanced Sports Massage

The Sports Massage class will prepare the experienced massage therapist to work with athletes. The class will present theory and practical sports massage. Trigger point therapy, pre-event, and post-event massage will be practiced and studied. The Advanced Sports Massage will address athletic injuries, and requires previous sports massage training.

#### <u>Title</u>

Sports Massage And Advanced Sports Massage

<u>Prerequisites</u> Must be a Massage Therapist

> Length of course 6 Classes

Hours per Class 4

Number of Days Class Meets a Week 1

 $\frac{\text{Time of day}}{\text{Call for times}}$ 

Total Hours for Course 24

Day(s) of Week Class Meets Monday - Saturday

#### **Fee Descriptions**

Registration Fee Tuition Handouts Total <u>Fees</u> \$...100.00 \$...290.00 Included in Tuition \$...390.00

### Reflexology

This class teaches you the techniques for the ancient art of Reflexology. It is a basic course designed for individual practice of Reflexology or to incorporate into your massage routine. In addition to class room time, you will need to devote 6 or more hours a week to practice, and do five(5) reflexology critiques. <u>This course is included in the</u> <u>Massage Therapist course.</u>

<u>Title</u> Basic Reflexology

<u>Prerequisites</u> Admissions Acceptance

> Length of course 6 classes

# Hours per Class 2

Number of Days Class Meets a Week 1

> Time of day Call for times

Total Class Room Hours for Course 12

Day(s) of Week Class Meets Monday - Saturday

### **Fee Descriptions**

Registration Fee Tuition Book(s) Total <u>Fees</u> \$...100.00 \$...290.00 Included in Tuition \$...390.00

### Aromatherapy

Out of all of our senses, the sense of smell is most closely related to memory. This is an excellent way to instantly have your clients recall your last session. However, blending of oils and scents is a delicate matter. This course will teach the how, why, and what, of aromatherapy. Students will receive a package of aromatherapy products.

<u>Title</u>

Basic Aromatherapy

<u>Prerequisites</u> Admissions Acceptance

> Length of course 1 Class

Hours per Class 5

#### Number of Days Class Meets a Week 1

Time of day Call for times

Total Hours for Course 5

Days of Week Class Meets Monday - Sunday

**Fee Descriptions** Registration Fee Tuition Handouts Total <u>Fees</u> \$...39.00 \$...60.00 Included in Tuition \$...99.00

**Tune up/Maternity and Infant Massage** 

This class teaches hands-on techniques for maternity massage and general massage. It is an add-on class, however, <u>we do teach basic maternity in our MT</u> **program**. One-hundred and fifty hours is the minimum requirement to finish.

<u>Title</u>

Massage

<u>Prerequisites</u> Admissions Acceptance

<u>Length of course</u> 12 Weeks – weeks do not need to be consecutive

> Time of day Call for times

Total Hours for Course 150

Days of Week Class Meets

Monday - Sunday

**Fee Descriptions** Registration Fee Tuition Handouts Total <u>Fees</u> \$...90.00 \$...300.00 Included in Tuition \$...390.00

There may be no cost to ACMS Graduates

Course 102A	
<u>Course #</u>	In-class Course 150 hours (Tune up) - weeks do not need to be consecutive
102	Practical Hands-on training
	Meets within the clock time of 5:25 and 9:55
103	Clinical/ Hands-on training(200), Communication and Sanitation(10), benefits(10),
	Universal precautions(10), body mechanics(10), history(10), Client data(10),
	documentation(10), professional standards(10), therapeutic communications(10),
	contraindications(10), and other modalities(5), Clinical Pathology(40) and recognition of
	conditions as it relates to massage and bodywork theory assessment and practice,

#### Meets within the clock hours of 8:30am and 4:30pm weeks

## This class is a tune up class to increase the skills of the massage therapist through hands-on training. It includes the following but is not limited to:

- Effleurage Arms, legs Touch - superficial initial contact – hands to face Aura – touching the energy field Superficial – feather touch Deep – forearm – mechanical effect
- 2. Petrissage Hands and feet windshield wiper thumb motion
- 3. Friction Arms, legs and Back
  - Circular Circling thumbs Transverse/Cross Fiber – motion across fibbers of muscle Compression – Rhythmic pressing Rolling Stripping/chucking – between metacapels Wringing – like wringing a wash cloth Vibration Shaking

Grievances

### **Submission of Complaints**

Any complaints should be filed in writing with the director of A.C.M.S. at the following address. Attn.: Gale Miller

A.C.M.S. 100 South Main St. Crown Point, IN 46307

### **Regulation Statement**

This institution is regulated by: Office for Career and Technical Schools 10 N Senate Avenue, Suite SE 308 Indianapolis IN 46204 <u>OCTS@dwd.in.gov</u> <u>http://www.in.gov/dwd/2731.htm</u>

Complaints should first be filed with the school to be resolved. If there is no resolution, then file complaint with OCTS.

I, \_\_\_\_\_ (printed name) understand the complaint process

Signature of Student \_\_\_\_\_

Date \_\_\_\_\_

# FAQ

- **1.** Does ACMS graduates qualify for the National Test? Yes and we have many students pass the exam.
- 2. Does Indiana have licensing? Yes, effective for 2009. We qualify.
- **3.** What is the difference between the AMTA and ABMP? Both are malpractice insurance companies that have educational requirements to obtain malpractice insurance. They also help students by providing them with information on massage.
- 4. Where do students obtain employment? The best way is to start your own business, which is more lucrative, but does take time to establish. Or to be employed by nursing homes, health care providers, chiropractors, salons, health club, or spas. Our students have worked in all environments. We have over 60 employers at any given time looking for MT's

### **Shopping for an Education**

### Will I pay too much for my education? Does Tuition include books?

We include books and malpractice insurance in the tuition. Nationwide the price of our tuition is on average. If you pay more than \$10,000 for tuition you are probably paying for the big building. Because, the education is not better, it's just more expensive.

### Will an associate's degree offer me more job opportunities?

People with associates degrees and certification work side by side making the same wage. The State of Indiana and National Testing requires 650 hours (as of July 2019).

### If a school offers financial aid will I pay less for my education?

Not necessarily. Grants for massage education usually max out at \$5,000. If the tuition is \$30,000 you still owe \$25,000.

## Financing

- 1. If you finance tuition it is half down and the 2<sup>nd</sup> half at mid point. No interest. <u>New 2 payment discount reduces tuition \$2,000 on 2<sup>nd</sup> payment</u>. Also see in index <u>Institute Policy</u> for discount program.
- 2. We have several financing options. If you have poor credit we can finance. If you have good credit we can provide you with a very reasonable loan. Please call Mr. Miller to discuss financing. Toll free 888-662-2585. <u>Payments as low as \$99.00 a month.</u>

Major credit cards are accepted

### VA Delayed Payment

I certify the information, provided is true and correct in content and policy.

Gale Miller American College Massage School.

## **GI Bill Delayed Payment Policy**

Dear School Officials,

This is a follow on the below information you should have received from the United States Department of Veterans Affairs.

On December 31, 2018, the President signed into law the Veterans Benefits and Transition Act of 2018. It contains a provision (Section 103) that takes effect on August 1, 2019 and potentially impacts your institution's tuition and fee policies. This law requires that your programs be disapproved for all VA benefits if you are not in compliance.

Beginning August 1, 2019, for any student using Chapter 33 Post 9/11 GI Bill® or Chapter 31 VocRehab benefits, even if the VA has not yet paid tuition and fees, no institution (public, private, for profit, not for profit), can have a policy in effect that:

• prevents enrolling,

- assesses a late penalty fee,
- requires securing alternative or additional funding, or

• denies access to any school resources (access to classes, libraries, or other institutional facilities) that are available to other students that have paid.

However, an institution can require that such students be required to:

• produce the VA's Certificate of Eligibility by the first day of class,

• provide written request to be certified, and

• provide additional information needed to properly certify (many of you have your own form that must be completed each term and that's still allowed).

You must show compliance by completing and returning the attached attestation form by July 31, 2019. *Additionally, if your current policies contradict this law and must be revised, please ensure that you submit an updated catalog, bulletin, or addendum by September 30, 2019.* Please note that if the policies in your catalog are not compliant and you do not submit an updated catalog, bulletin, or addendum, we may suspend or withdraw your programs. **Completed forms must be returned to our office no later than July 31st**.

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