

ADMISSION

Carlson College of Massage Therapy reviews all applications for admission and especially seeks students who demonstrate the desire, skills and potential to succeed in the field of Massage Therapy. Carlson College of Massage Therapy does not consider race, color, creed, religion, national origin, gender, sex, age, marital status, or sexual orientation in its admission procedures. Carlson College of Massage Therapy reviews all previous academic course work, high school and college, in the admission process.

NOTICE OF ADMISSION

Applications are reviewed when complete.

RE-ADMISSION

Students who withdraw from Carlson College of Massage Therapy, and are interested in returning to the college must contact the school to reapply and complete the enrollment process. If a period of one year has passed since their last date of attendance, they must submit a new application and application fee for admission.

APPLICATION PROCEDURES

Application forms may be requested directly from Carlson College of Massage Therapy, 11809 County Rd. X-28, Anamosa, IA 52205, (319) 462-3402.

The following are steps for applying for admission to Carlson College of Massage Therapy:

1. Make an official visit to the school
2. Submit a completed application with the \$50 non-refundable application fee.
3. Request an official transcript to be sent directly from high school or college to Carlson College of Massage Therapy. In place of official transcripts, an original diploma (we need to see the original and will make a copy to keep in the students permanent file) may be accepted. Any documentation may be subject to verification if Carlson College of Massage Therapy determines that there is any suspicion of document tampering. This verification will be at the cost of the student.
4. Provide proof of identity in the form of a state issued driver's license or government issued ID. A copy of this will be placed in the student file.

HOME SCHOOLED STUDENTS

Home-schooled applicants must submit the following materials to our office:

1. The admission application and \$50 non-refundable application fee.
2. Records of high school and college-level studies, either in a transcript form (if available) or a detailed account of subjects studied and materials used or a GED. Additional information may be requested by the college.

INTERNATIONAL STUDENTS

International students must provide the following materials to the Admission Office:

1. The admission application and \$50 non-refundable application fee.
2. Completed Certification of Finances form.
3. An official transcript of all high school records and colleges attended and an English translation if documents are written in a foreign language. Students with international transcripts are required to submit those transcripts to World Education Services (WES) for a course-by-course evaluation.. Payment for this service is made to WES and is the responsibility of the applicant.
4. Scores on the Test of English as a Foreign Language (TOEFL), or any respected English equivalency examination.

Tuition

Any student receiving Title IV Federal Student Aid must complete the required procedure which includes filing the FAFSA, completing the master promissory note and completing entrance counseling. This must all be initiated within the first week of classes.

Any student receiving non Title IV funds, must provide confirmation of funds NO LATER than the third class day after the commencement of classes.

Confirmation of funds includes one of the following:

Notarized statement of funds from a bank or other financial source

Receiving message table/chair and textbooks: The student's choice of a massage table/chair and their textbooks will be ordered once the student has paid the tuition in full, secured financial assistance, or makes an initial tuition payment of at least \$750.

PAYMENT PLAN

Carlson College of Massage Therapy will allow special tuition payment arrangements. All special tuition payment arrangements must be approved by the President and will be signed by the student and the President and kept in the student file. There is a onetime \$30 fee to establish this payment plan.

GRADUATION POLICY

Graduation requirements are as follows:

1. Tuition paid-in-full.
2. Attendance is a top priority. Students must be in class in order to complete the program and to maintain Satisfactory Academic Performance (SAP).
3. Minimum average of 70% in each subject.

A = 90 – 100%	Pass/Fail
B = 80 – 89%	P = Above 70%
C = 70 – 79%	F = Below 70%
F = Below 70%	
4. Completion of all required course work.
5. Completion of special assigned projects, student clinic and assignments.
6. Compliance with rules and regulations of the school while maintaining professional standards at all times.
7. If the student received Title IV loans participation in an exit interview is required.

FINANCIAL ASSISTANCE

It is Carlson College of Massage Therapy's policy to recognize that the student is responsible for all of their educational costs.

Financial Aid is defined as any grant or scholarship, loan, or paid employment offered to help a student meet his/her college expenses. Such aid is usually provided by various sources such as federal and state agencies, colleges, high schools, foundations, and corporations.

Financial aid consists of two types of assistance: gift aid and self-help aid. Gift aid may be in the form of scholarships and grants that do not need to be repaid.

A scholarship is defined as a grant or payment made to support a student's education, awarded on the basis of academic or other achievement.

A grant is defined as a sum of money given by an organization, especially a government, for a particular purpose.

Self-help aid refers to students receiving funds from employment and/or loans. Loans are a source that will need to be repaid.

COST OF ATTENDANCE

Educational expenses are based upon the costs of tuition, books, supplies, room, board, transportation and personal and miscellaneous expenses. Childcare cost, and other related educational expenses may be considered and included.

TITLE IV FEDERAL STUDENT AID

APPLICATION FOR FINANCIAL AID

To qualify for any Title IV Federal Student Aid at Carlson College of Massage Therapy, students must:

1. Receive notification from Carlson College of Massage Therapy of acceptance as a REGULAR student for admission into an eligible program as defined by the U. S. Department of Education.
2. File the Free Application for Federal Student Aid (FAFSA) or Renewal application.

GRANTING TITLE IV FEDERAL STUDENT AID

When filed FAFSA results are sent to the school, the applicant will meet or communicate with the school's financial aid administrator and discuss the total awards the applicant is able to receive. The applicant will be informed of any circumstances preventing their ability to receive student aid, based in the information submitted on the FAFSA.

Both potential students and enrolled students will have to follow specific criteria to obtain and maintain eligibility.

TITLE IV FEDERAL STUDENT AID

To receive Title IV Federal Student aid, a student must:

1. Be enrolled as a regular student in an eligible program.
2. Have a high school diploma or its recognized equivalent. Home-school students also are eligible under certain circumstances.
3. Make satisfactory academic progress.
4. Be a U.S. citizen or eligible non-citizen.
5. Certify that they are not in default on any FSA loan, or owe an overpayment on any FSA grant or loan.
6. Provide a correct Social Security number.
7. Register with Selective Service, if required.
8. File the Free Application for Federal Student Aid (FAFSA).
9. Provide federal tax returns, verification worksheets, and any other information if requested.

All Title IV Federal Student Aid are subject to change as a result of legislative action.

Federal Pell Grant

This grant is available to undergraduate students who meet certain financial qualifications and meet the other FSA requirements as stated above. Application is made by filing a FAFSA.

William D. Ford Federal Direct Loan Program

The Direct Stafford Loan Program offers Federal Direct Subsidized Loans and Federal Direct Unsubsidized Loans. A subsidized loan is awarded on the basis of financial need.

An unsubsidized loan is not awarded on the basis of need.

If the student is a regular student enrolled in an eligible program of study at least half time, the student may receive a Direct Loan. The student also must meet other general FSA eligibility requirements as noted previously.

Federal Direct PLUS Loans

For parent borrowers, the Direct Loan Program offers the Federal Direct PLUS loan (Direct PLUS Loan). This enables a parent with a good credit history to borrow to pay the education expenses of each child who is a dependent, undergraduate student enrolled at least half time.

A loan is defined as a thing that is borrowed, especially a sum of money that is expected to be paid back with interest.

Professional Judgment

Professional Judgment is done in coordination with the schools' third party servicer and done on a case by case basis only. Special circumstances may allow for additional review by our Financial Aid Administrator and the Committee. The financial aid administrator has the authority and responsibility to request additional information documentation from the student to support the claim. "Professional Judgment refers to the authority of a school's financial aid administrator to make adjustments to the data elements on the FAFSA and to override a student's dependency status. The school does not have the authority to change the need analysis formula itself or to make direct adjustments to the Expected Family Contribution (EFC). Instead, the school may make adjustments to the inputs to the formula. The changes to the inputs are dictated by the impact of the special circumstances on the family's income and assets. The standard formula is then applied to the new data elements, yielding a new EFC figure." - www.finaid.org Professional Judgment decisions by the Committee are final. There is no appeal process. **No adjustments can be made until verification is completed.**

SATISFACTORY ACADEMIC PROGRESS (SAP) REQUIREMENTS

SAP applies to all students who want to establish and/or maintain Title IV Federal Student Aid eligibility.

Students are required to maintain satisfactory academic progress throughout their training to be in compliance with institutional policy and to remain eligible for HEA, Title IV federal student financial assistance. Satisfactory academic progress is measured in both quantitative terms (attendance), as well as qualitative terms (academics/grades). Students must meet the school's attendance standard and the academic standard on a cumulative basis (start date to evaluation date) to maintain eligibility for federal student financial assistance funds unless the student is ineligible while on "Financial Aid Warning" or "Probation" as defined in this policy.

Attendance Standard

Attendance that falls below 95% of the clock hours is considered to be deficient. At the first indication of an attendance deficiency, the student will be asked to meet with an Administrator to discuss a plan to raise the attendance above the 95%. The student will be issued a verbal warning. Any subsequent times that the students' attendance falls below 95% a written warning will be issued. If the student fails to raise their overall attendance percentage, they will be placed on probation.

Grading System

All grades are given in numeric averages, or on a pass/fail basis. The lowest grade average to pass a course is 70%. A student must achieve a cumulative grade average of at least 70% in order to complete a course. The following grading system is used in all courses at Carlson College of Massage Therapy.

A = 90-100%	Pass/Fail
B = 80-89%	P = At or Above 70%
C = 70-79%	F = Below 70%
F = Below 70%	

Students must maintain an academic average of at least 70% or higher on a cumulative basis as of the evaluation date to meet the academic standards of this policy and be considered as making satisfactory academic progress.

Academic Deficiency

Any course grade that falls below a 70% within the SAP evaluation period is considered to be failing. At the first indication of an academic deficiency, the student will be asked to meet with an Administrator to discuss their plan to raise the grade to a minimum of 70%. The student will be issued a verbal warning. Any subsequent times that the students' academic level falls below 70% a written warning will be issued. If the student fails to raise their grade, they will be placed on probation.

Review and Evaluation Periods

All students enrolled at Carlson College of Massage Therapy must maintain satisfactory academic progress (SAP) in order to continue enrollment and to preserve eligibility for Title IV Federal Student Aid. Carlson College of Massage Therapy retains a file on each student throughout the program to verify progress. Over the course of the program, grade reports are distributed monthly for the full time program and bi-monthly for the part time program to identify students who may be at risk regarding satisfactory academic progress. At risk students will be counseled and will be advised regarding efforts to improve progress. Formal satisfactory academic progress reviews, performed by the Financial Aid Administrator, which determine continuing eligibility for federal student aid, will be performed as of the date that the student completes each financial aid payment period. Students who meet the attendance and academic standards described herein will be considered to be making satisfactory academic progress until the next scheduled evaluation.

"Financial Aid Warning" and "Probation"

Students who fail to meet either of the two progress standards as of an evaluation date will be placed on Financial Aid Warning (FAW) status until the next evaluation date (grade report), and the student will remain eligible for federal student aid funds for the subsequent payment period. At the end of the FAW period, the student must be meeting the published attendance and academic standards on a cumulative basis to be considered as making satisfactory academic progress and to remain eligible for further federal student financial aid. Any student who fails to meet the published standards at the end of his/her FAW period is considered as not making satisfactory academic progress and is ineligible for further federal aid unless the student submits a written appeal in accordance with this policy and is granted "Probation" by the institution.

In the event the student submits a successful appeal and is granted probation, federal student aid eligibility will be reinstated for the payment period.

Appeal Policy

Students who have been designated as not making satisfactory academic progress may appeal this determination with the institution based on mitigating circumstances. The student's appeal must be made in writing to the school president and must be received within 15 days of the determination of unsatisfactory progress. The student's appeal must document the unusual or mitigating circumstances that caused the student to fail to meet the institution's standards as well provide information regarding what conditions have changed that would demonstrate that the student could regain satisfactory academic progress standards during the probationary period. The Financial Aid Committee (President and Financial Aid Administrator) will review the student's appeal and related documentation and its resulting decision will be final. The student will be advised, in writing, of the decision.

Course Incompletes, Course Repetitions and non-credit remedial classes

The institution does not offer grades of incomplete, course repetitions or non credit remedial courses and accordingly, these have no impact on SAP.

Reinstatement of Federal Financial Aid

Federal student financial aid is suspended when a student is considered as not making satisfactory academic progress. Aid will be reinstated when the student improves his/her attendance or academics to a level such that minimum standards have been met.

Maximum Timeframe

SAP requires students to successfully maintain a 70% academic average, attendance of 95%, and proceed through the program at a pace leading to completion of the program as stated in the enrollment agreement. Alterations of this completion date may occur due to documented medical, death of immediate family member or as agreed upon with Carlson College of Massage Therapy Administration. Any alteration of completion date requires President's approval. Program completion may not exceed 1.5 times the normal duration of the program. The Full Time program completion must be with 34 weeks from start date and part time program completion must be within 75 weeks from start date.

Renewal of Awards

By annually filing your Free Application for Federal Financial Aid (FAFSA), academic scholarships are automatically renewed.

CCMT Tuition Refund Policy

There are two types of refunds; institutional refunds and Return of Title IV funds. Both types are outlined below.

Institutional Refund Policy

All tuition refunds exclude the equipment, supplies, and fees portion of the tuition which totals \$1,250.00. This \$1,250 fee is applied equally to both payment periods. Please note that in sections 2-6 of this policy the \$50.00 application fee is non refundable.

- (1) In the rare case that an applicant is denied admission into the program all fees, including the application fee, and tuition paid by the applicant will be fully refunded.
- (2) Cancellation prior to commencement of classes. Cancellation may be given by accepted student any time prior to the commencement of classes in a written statement.
- (3) If the student cancels the enrollment agreement before the student has entered into instruction the school will refund the \$1,250.00 equipment, supplies and fees portion of the tuition.
- (4) The institution assesses tuition charges for the program in substantially equal increments at the beginning of each of the two payment periods in the program. If the student gives a written notice to the school of their intention to cancel their commitment to the course of study after the first day of instruction, or ceases without notice, the refund will be the amount of the tuition charged to the student for the payment period multiplied by the ratio of remaining number of scheduled clock hours in 60% of the payment period to the total number of scheduled clock hours in the payment period. If the student terminates on or after 60% of the payment period program hours the student shall not be entitled to any refund for that payment period.

(5) If a student terminates due to the student's physical incapacity or due to the transfer of the student's spouse's employment to another city, the terminating student shall receive a refund of tuition charges in an amount that equals the amount of tuition charged to the student for the payment period multiplied by the ratio of the remaining number of scheduled clock hours in the payment period to the total number of scheduled clock hours in the payment period. The student will be required to submit proper medical documentation to Carlson College of Massage Therapy to verify physical incapacity. The student will be required to submit workplace documentation to Carlson College of Massage Therapy outlining the transfer of spouse's employment to another city.

(6). This policy offers the following options to a student who is a member, or the spouse of a member if the member has a dependent child, of the Iowa national guard or reserve forces of the United States and who is ordered to state military service or federal service or duty:

A. Withdraw from the student's entire registration and receive a full refund of tuition and mandatory fees.

B. Make arrangements with the Carlson College of Massage Therapy Administration for course grades, or for incomplete's that shall be completed by the student at a later date. If such arrangements are made, the registration for those courses shall remain intact and tuition and mandatory fees shall be assessed for those courses. Any course for which arrangements cannot be made for grades or incompletes shall be considered dropped and the tuition and mandatory fees for the course refunded.

All students receiving a refund this special military circumstance must provide proper documentation Carlson College of Massage Therapy Administration to verify change in soldier status.

*All students who receive a credit balance of Title IV Funds within in a payment period are responsible to repay Carlson College of Massage Therapy for all unearned Title IV money in that payment period. Failure to make repayment may result in Carlson College of Massage Therapy using the services of a collection agency for this debt. The report of tuition due to a collections agency will result in a negative credit report filing.

*All accepted and registered students who do not attend the program on the first day will be contacted via telephone **and** email, if both are available. It will be communicated that they may still join the program by attending class or they will be removed from the class list after the fifth consecutive day of non attendance following the first day of the contract start date.

*All refunds are based upon the student's last day of attendance.

*All refunds will be issued within 45 days from student's last day of attendance.

*A student is considered dropped from the program if they are absent fourteen consecutive days from the last day of recorded attendance.

Return of Title IV funds

A student earns aid based solely on the length of time he/she attends. Until a student has passed the 60% point of the payment period, only a portion of the student's disbursable aid has been earned. If a student completely withdraws or is dismissed from the program prior to the 60% point, then the Return of Title IV funds policy applies.

A student starts the withdrawal process by notifying the President, in writing, of their intention. The withdrawal date is the last date on which the student attended class. The refund of Title IV funds will be based on this date, which will be documented.

The Financial Aid Administrator is responsible for the calculation of the amount of Title IV funds a student has earned at the point of withdrawal.

Carlson College of Massage Therapy will return any unearned aid that was applied to a student's institutional charges. The student must return any unearned funds allocated to a loan program under the terms and conditions of the promissory note. If a student owes a grant overpayment, the student must make satisfactory repayment arrangements with Carlson College of Massage Therapy.

Refund and repayment amounts must be distributed according to a specific order of priority prescribed in the law and regulations. Refunds on behalf of student financial aid recipients must be distributed in the following order:

1. Unsubsidized Federal Direct Stafford Loan
2. Subsidized Federal Direct Stafford Loan
3. Perkins Loan
4. Federal Direct PLUS Loan
5. Federal Pell Grant
6. FSEOG
7. Other programs

Students may be responsible for repayment of any portion of the Pell Grant received in excess of the amount earned, as well as all loan funds utilized.

Collection Policy

In the event that a student fails to meet their tuition obligation as outlined in the enrollment agreement, the amount may be referred to an agency for collection.