



**Body Wisdom, Inc.**  
8401 Douglas Avenue, Suite 2,  
Urbandale, Iowa 50322  
[www.bodywisdomschool.com](http://www.bodywisdomschool.com)

**Academic Programs & Admissions:** 515.727.4890 \* [G.Kelley@bodywisdomschool.com](mailto:G.Kelley@bodywisdomschool.com)

**Financing & Financial Aid:** 515.727.4044 \* [BobbieJoBWS@gmail.com](mailto:BobbieJoBWS@gmail.com)

**Student Clinic & Front Desk:** 515.727.5100 \* [frontdesk@bodywisdomschool.com](mailto:frontdesk@bodywisdomschool.com)

## Consumer Information & Disclosures

Body Wisdom Massage Therapy School offers a Title IV eligible 900-Hour Massage Certification Program plus a variety of non-Title IV eligible education programs, as well as advanced and continuing education programs & courses as described with the school's catalog and website.

### Body Wisdom School & Program Accreditation, Registration, and Approval

- Body Wisdom Massage Therapy School is nationally accredited by the Commission on Massage Therapy Accreditation (COMTA), which accredits both educational institutions and programs offering instruction in massage therapy and bodywork or esthetics and skin care. <https://comta.org/> COMTA, 900 Commonwealth Place, Suite 200-331, Virginia Beach, VA 23464
- Body Wisdom Massage Therapy School is approved by the United States Department of Education to be eligible to participate in Title IV financial aid programs. School Code: 042924
- Body Wisdom's Programs qualify for VA education benefit eligibility under the Post 9/11 GI Bill (Chapter 33), Montgomery GI Bill (Chapter 30), Montgomery GI Bill Select Reserve (Chapter 1606) and the Dependents Education Assistance Program (Chapter 35), as well as the VA Vocational Rehabilitation Education program (Chapter 31).
- Body Wisdom Massage Therapy School is registered by the Iowa College Aid Commission to operate in Iowa as a nondegree-granting massage therapy school. Prospective or current students who wish to obtain further information or file a complaint, may contact the Commission: 877-272-4456, <https://www.iowacollegeaid.gov>, Iowa College Aid, 475 SW 5<sup>th</sup> Street, Suite D, Des Moines, IA 50309 \* Online Student Dispute Resolution request: <https://iowacollegeaid.gov/StudentComplaintForm>
- Body Wisdom Massage Therapy School's Curriculum and CE Programs are approved by the Iowa Massage Board of the Iowa Department of Public Health, Lucas State Office Building, 321 E. 12<sup>th</sup> Street, Des Moines, IA 50319-0075. Ph (515) 281-7689

### Availability of Employees for Dissemination Purposes

Body Wisdom Massage Therapy School designates employees to assist enrolled or prospective students in obtaining information specified below, who are available by appointment upon reasonable notice to any enrolled or prospective student.

- Financial Aid & Student Financial Advising: 515.727.4044
- Academic Programs, Enrollment & Admission/Readmissions: 515.727.4890
- Transfer of Credit Policies: 515.727.4890
- Institutional Information: 515.868.6660
- Campus Safety and Crime Statistics: 515.868.6660
- Completion, Graduation, Employment, and Retention Rates: 515.868.6660
- Accreditation, Approval and Licensure of Institution and Program: 515.868.6660
- Employee Information: - 515.868.6660

## **Misrepresentation**

No employee of Body Wisdom Massage Therapy School will knowingly misrepresent or give a misleading statement about our educational programs, costs of attendance, or employment of any graduate. A misleading statement includes any statement that has the likelihood to deceive or confuse current and prospective students. A statement can be any communication made in writing, visually, orally or through other means.

## **Establishing and Maintaining an Information Security Program**

All student information is safeguarded by internal control narratives plus the assistance of third-party servicer and IT companies, that further perform risk assessment and assure compliance with internal control narratives and best practices.

## **FERPA - Family Educational Rights and Privacy Act**

Educational records include admission records, academic records, financial records, financial aid records, and disciplinary records. FERPA grants to the student:

- The right to inspect and review the student's education records within 45 days of the day the School receives a request for access.
- The right to request the amendment of a student's education records that the student believes to be inaccurate or misleading.
- The right to consent to disclosures of personally identifiable information contained in the student's educational record, except to the extent that FERPA authorizes disclosure without consent.

One exception which permits disclosure without consent, is disclosure to school officials with legitimate educational interests. A school official is a person employed by the school in an administrative, supervisory, academic or research, or support staff position; a person or company with whom the college has contracted (such as an attorney, auditor, or collection agent); a school official who has a legitimate educational interest if the official needs to review an education record in order to fulfill a professional responsibility.

Release of any other information to a student or to any third party is subject to written request signed by the student, except in the case of properly executed legal summons or subpoena. In the case of a subpoena or summons, the student will be notified of the court order prior to the time of compliance with the order, unless such subpoena or summons prohibits notification to the student.

Under the following special circumstances, Body Wisdom Massage Therapy School may release student education records to parents or others without student consent:

- A. In an emergency, federal law (FERPA) allows the School to contact parents and other appropriate persons and disclose the information necessary to protect the health or safety of the student or other persons;
  - B. FERPA allows the School to disclose to parents or legal guardians information about their students' violation of any federal, state or local law, or any rule or policy of the institution governing the use or possession of alcohol or a controlled substance, if (1) the student is under the age of 21; and (2) Body Wisdom Massage Therapy School determines that the student has committed a disciplinary violation with respect to such use or possession of alcohol or controlled substances;
  - C. The School may disclose to parents or guardians a student's education records or information there in to the extent necessary to process the student's financial aid request and for such related purposes as to:
    1. Determine eligibility for the aid;
    2. Determine the amount of the aid;
    3. Determine the conditions for the aid; and/or
    4. Enforce the terms and conditions of the aid; and
- Consistent with FERPA, if the student decides not to grant permission, then parents will have access to their student's records if they can provide evidence that meets the "dependent for tax purposes" requirements.
  - The right to file a complaint with the U.S. Department of Education concerning alleged failures by Body Wisdom Massage Therapy School to comply with the requirements of FERPA:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue SW  
Washington, D.C. 20202-4605

## **Notice of Availability of Institutional and Financial Aid Information**

In compliance with federal law, Body Wisdom Massage Therapy School posts on its website the information required to be made available to students under the Family Education Rights and Privacy Act of 1974 (FERPA) and for Consumer Information under HEA Sec. 485(a)(1), Sec. 485(f), Sec. 485(g), [Sec. 485(h)] and Sec.485(j) and as amended by the Higher Education

Opportunity Act of 2008 (HEOA). Generally, the school offers Federal Financial Aid in form of Pell Grants, Subsidized and Unsubsidized Federal Direct Loans, Veterans Benefits, and In-House Financing as applicable. Note that, in awarding funds to eligible students, the amount and the type of self-help will be related to the results of the information submitted to the FAFSA. Federal Work Study is not offered at this time. For details visit: <http://www.bodywisdomschool.com/prospective-students/financial-assistance/>

### Contact Information for Assistance in Obtaining Institutional or Financial Aid Information

All inquiries to assist enrolled or prospective students in obtaining Financial Aid assistance information should contact: The Financial Aid Office at: 515.727.4044 \* [BobbieJoBWS@gmail.com](mailto:BobbieJoBWS@gmail.com) \* Student Affairs & Financial Services Office.

### Integrated Postsecondary Education Data System (IPEDS) Survey

To assist students in making a good decision about enrolling in Body Wisdom Massage Therapy school, information for the latest calendar year will be up-dated below.

The IPEDS system is a core postsecondary education data collection program for the National Center for Education Statistics (NCES). The IPEDS system is designed to collect data from all primary providers of postsecondary education. It gathers data in areas such as school characteristics, enrollment, program completions, staffing patterns, faculty salaries, finances, and financial aid. The NCES and IPEDS website is <https://nces.ed.gov/collegenavigator/> The School Director and staff are responsible for completing the IPEDS survey. The information below will be given orally to prospective students. The Consumer Information report will be available to students in the Financial Aid Office.

**IPEDS Policy:** The information on completion, graduation rates and, if applicable, transfer-out rates must be made available by the July 1 immediately following the 12-month period ending August 31 during which the expiration of 150% of normal time took place for the group of students on which Body Wisdom Massage Therapy School bases its completion and transfer-out rate calculation.

Schools must disseminate the information on completion or graduation and, if applicable, transfer-out rates to enrolled and prospective students upon request, through appropriate publications, mailings, or electronic media (for example, school catalogs or admissions literature). Body Wisdom Massage Therapy School provides hard copies to other interested parties, upon request.

**IPEDS Procedure:** Responsibilities: The School Director/Financial Aid Administrator

- Will input the data required into the Database during the reporting periods
  - Data will be gathered through electronic means and physical means by the School Director along with other administrative support
- Will input the data required into the IPEDs reporting system during the reporting periods.
- Will ensure the reporting data is uploaded to the SCHOOL NAME website for review along with the following links.
  - College Navigator: <https://nces.ed.gov/collegenavigator/>
  - Net Price Calculator: <http://www.bodywisdomschool.com/prospective-students/general-info/net-price-calculator/>

### Body Wisdom Massage Therapy School Completion Rates Last Reporting Year

- Licensure/Certification Rates: % - will be posted once available
- Placement Rate: 93% - self reported for prior year
- Graduation Rate: 70% - self reported for prior year
- Retention Rate: % - will be posted once available

The Gainful Employment link can be found on the school's website under Financial Aid where a student and/or staff can locate more information about the program offered: <http://www.bodywisdomschool.com/prospective-students/general-info/financial-aid/>

Note: The institution uses the output document produced from the GE Disclosure Template to meet the currently effective GE disclosure regulatory requirements.

### Body Wisdom Massage Therapy School - Student Body Diversity 20/21 Award Year

Ethnicity	Gender: Male	Gender: Female
Asian	0	0
African American	0	2
Caucasian/White	6	28
Hispanic	0	0
Other	0	1

## Industry and Labor Statistics Massage Therapy:

- According to the US Department of Labor Statistics, the Employment of massage therapists is projected to grow 32 percent from 2020 to 2030, much faster than the average for all occupations.
- About 23,300 openings for massage therapists are projected each year, on average, over the decade. Many of those openings are expected to result from the need to replace workers who transfer to different occupations or exit the labor force, such as to retire.
- Statistics show that the median annual wage for massage Therapists was \$43,620 or \$20.97 per hour, as of May 2020.

Additional Information on the Massage Therapy Profession by the Bureau of Labor Statistics:

Work Environment:

Self-employed workers	38%
Personal care services	31%
Offices of all other health practitioners	11%
Offices of chiropractors	8%
Accommodation	5%

- Massage therapists held about 144,600 jobs in 2020. The largest employers of massage therapists were as follows:
- Some massage therapists travel to clients' homes or offices to give a massage. Others work out of their own homes. Many massage therapists, especially those who are self-employed, provide their own table or chair, sheets, pillows, and body lotions or oils.
- A massage therapist's working conditions depend heavily on the venue in which the massage is performed and on what the client wants. For example, when giving a massage to help clients relax, massage therapists generally work in dimly lit settings and use candles, incense, and calm, soothing music. In contrast, a massage meant to help rehabilitate a client with an injury may be conducted in a well-lit setting with several other people receiving treatment in the same room.
- **Injuries and Illnesses:** Because giving a massage is physically demanding, massage therapists can injure themselves if they do not use the proper techniques. Repetitive-motion problems and fatigue from standing for extended periods are most common. Therapists can limit these risks by using good body mechanics, spacing sessions properly, exercising, and, in many cases, receiving a massage themselves regularly.
- **Work Schedules:** Many massage therapists work part time. Because therapists work by appointment in most cases, their schedules and the number of hours worked each week vary considerably. Moreover, because of the strength and endurance needed to give a massage, many therapists cannot perform massage services 8 hours per day, 5 days per week. In addition to giving massages, therapists, especially those who are self-employed, may spend time recording clients' notes, marketing, booking clients, washing linens, and conducting other general business tasks.
- **Important Qualities:**
  - o **Communication skills.** Massage therapists need to listen carefully to clients in order to understand what they want to achieve through massage sessions.
  - o **Decision Making skills.** Massage therapists must evaluate each client's needs and recommend the best treatment on the basis of that person's needs.
  - o **Empathy.** Massage therapists must give clients a positive experience, which requires building trust between therapist and client. Making clients feel comfortable is necessary for therapists to expand their client base.
  - o **Integrity.** Massage therapists often have access to client information such as medical histories. Therefore, they must be trustworthy and protect the privacy of their clients.
  - o **Physical stamina.** Massage therapists may give several treatments during a workday and have to stay on their feet throughout massage appointments.
  - o **Physical strength and dexterity.** Massage therapists must be strong and able to exert pressure through a variety of movements of the arms and hands when manipulating a client's muscles.
  - o **Time-management skills.** Massage therapists must tailor an appointment to a client's specific needs. They must use their appointment time wisely to help each client accomplish his or her goals.

For additional information on education, professional licensure & practice requirements, refer to the school's Student Handbook for Iowa Regulations, and for other US-States to their respective Massage Board regulations, and/or the latest publications by the Bureau of Labor Statistics, U.S. Department of Labor: <https://www.bls.gov/>

The 2021 Occupational Outlook Handbook - Massage Therapists: <https://www.bls.gov/ooh/healthcare/massage-therapists.htm>

## Student Federal Financial Aid Information

### PRINCIPLES OF FINANCIAL AID

1. The institution will work with schools, community groups, and other educational institutions in support of the national goal of equality of educational opportunities.
2. Expected Family Contribution toward the student's cost of education is highly encouraged. This school expects parents to contribute financially, according to their means, taking into account their incomes, assets, number of dependents, and other relevant information. Students are expected to contribute from their own earnings and assets, including borrowing against future earnings.
3. Financial aid will be offered after determining whether the family's resources are insufficient enough to meet the student's educational expenses. The amount of aid offered will not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
4. In awarding funds to eligible students, the amount and the type of self-help will be related to the circumstances of the individual and the largest amount of grant assistance will be offered to students with the least ability to pay.

### DEPENDENT STUDENT

An individual that does not meet the Independent Student criteria is a dependent student. This student is required to submit with his/her application student, spouse (if applicable) and parent's income and assets data.

### INDEPENDENT STUDENT

An individual who meets one of the following criteria:

1. An individual at least 24 years old by December 31 of the award year.
2. At any time since the student was 13, were both parents deceased, was the student in foster care or was the student a dependent or ward of the court.
3. A veteran of the armed forces of the United States.
4. An individual with legal dependent other than a spouse.
5. A graduate or professional student who will not be claimed as an income tax exemption by his/her parents for the first calendar year of the award year.
6. A married person.
7. A student who is currently serving on active duty in the United States Armed Forces for purposes other than training.
8. A person who has children, whom they will provide more than ½ the children's support.
9. The student is an emancipated minor.
10. The student is in legal guardianship.
11. The student is an unaccompanied youth who was homeless.
12. The student was a homeless youth at risk of being homeless.
13. A person whom has been determined by the Financial Aid Administrator to be independent because of unusual circumstances.

### PARENT(S)

For purposes of the Financial Aid Program, "parent" is mother and/or father or adoptive parent; not foster parents.

### EXPECTED FAMILY CONTRIBUTION (EFC)

The amount that has been calculated as expected family contribution to offset the student cost of attendance. Tuition is \$16,740.00 for the program.

### FINANCIAL NEED

Financial need is the amount left over after subtracting the expected family contribution from your cost of attendance.

### DETERMINING FINANCIAL NEED

The U. S. Department of Education approves the Effective Family Contribution formula. This school uses it to compute the ability of the family to contribute to the cost of the student's training. Each year certain aspects of EFC are adjusted. This accounts for both actual inflation in the previous year and projects inflation for the next analysis year. The yearly Consumer Price Index (CPI) analysis determines inflation rates. Revision in FICA, federal, state, and local taxes reflect changes in the law and recently available IRS data.

The Federal Pell Grant uses the Federal Expected Family Contribution (EFC) number on the Student Aid Report (SAR) to determine eligibility number obtained. This determines the student's (or family's) ability to contribute to the Cost of Attendance (COA). The EFC is subtracted from the COA, and the school awards financial aid to cover as much of the student needs as possible. The EFC base needs on information furnished in the Free Application for Federal Student Aid (FAFSA). The EFC number calculated is for nine months, for dependent students, and twelve months for independent students.

## FEDERAL FINANCIAL ASSISTANCE

- Federal Financial Aid is available for those students that meet the necessary requirements. Body Wisdom Massage Therapy School participates in the Pell Grant Program and the Federal Direct Loan Program. To find out if you qualify, contact the Financial Aid Officer to discuss your options.
- Students receiving Federal Financial Assistance are required to be meeting Satisfactory Academic Progress (SAP) at each evaluation period. Refer to the SAP policy for details.

**Types of Federal Financial Aid** (for additional finance options, please refer to the school's website):

- **FEDERAL PELL GRANT** Federal Pell Grants are awards of Federal Aid funds, which do not have to be paid back. The amount awarded is determined by the U.S. Department of Education, based on the student's needs. A Federal Pell Grant is an entitlement, which means if a student qualifies for an award, they will receive it as long as the student meets the SAP requirements.
- **Federal Supplemental Educational Opportunity Grants (FSEOG)** are for undergraduate students with exceptional financial need.
- **WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM** A Direct loan is a low interest loan directly from the U.S. Department of Education (ED). Repayment of this loan begins six months after the student's last day of attendance. If a student leaves school, he or she must contact ED to arrange a repayment schedule.
  - Unsubsidized Federal Stafford Loans are guaranteed by the U.S. Department of Education.
  - Subsidized Federal Stafford Loans are guaranteed by the U.S. Department of Education.
  - Federal PLUS Loans are offered to parents of students enrolled at least part time, or graduate and professional students, at participating and eligible post-secondary institutions.
- The method of payment for such awards is electronic transfer to the school; these disbursements are usually made in two or more payments.
- Aid from Federal programs does NOT automatically continue from one award year to the next; students must re-apply every year.
- **Forms are available at [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov).**
- A student is considered to have left school if he or she falls below part-time status as defined by the school, graduates, or drops. The amount of loan repayment depends upon the size of the debt; the larger the loan, the higher the payments. Students should inquire as to the monthly payments before securing the loan. Failure to repay a Direct Loan can cause your loan to go into default. Defaulting on a loan can result in a court suit; loss of eligibility for other federal student aid, immediate repayment of the entire unpaid amount, garnishment of wages or tax refunds, and future credit ratings may be affected. Completing the Free Application for Federal Student Aid (FAFSA) is the first step in applying for financial aid. You can apply online at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- **Basic eligibility requirements are that you must:**
  - Demonstrate financial need (for most programs);
  - Be a U.S. citizen or an eligible noncitizen;
  - Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
  - Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
  - Be enrolled at least half-time to be eligible for Direct Loan Program funds.
  - Maintain satisfactory academic progress in college or career school.
  - Sign the certification statement on the *Free Application for Federal Student Aid (FAFSA®)* form stating that:
    - > You are not in default on a federal student loan
    - > You do not owe money on a federal student grant, and
    - > You will use federal student aid only for educational purposes and show you're qualified to obtain a college or career school education by:
      - having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate.
      - completing a high school education in a homeschool setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law); or
      - enrolling in an eligible career pathway program and meeting one of the "ability-to-benefit" alternatives described below.

Additional eligibility requirements can apply in certain situations including for non-U.S. citizens, students with criminal convictions, and students with intellectual disabilities.

- **Student Eligibility Rights and Responsibilities**

In order to continue eligibility for Title IV funding, students must:

- Demonstrate financial need
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number - If male, be registered with Selective Service (between ages of 18-25)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree program
- Be enrolled at least half time to be eligible for Direct Loan programs
- Maintain Financial Aid Satisfactory Academic Progress (FA-SAP) as outlined in the Body Wisdom's Financial Aid Satisfactory Academic Progress Policy
- Sign statements on the Free Application for Federal Student Aid (FAFSA) stating that:
  - > You are not in default on a federal student loan and do not owe money on a federal student grant
  - > You will use federal student aid for education purposes only
  - > Show you are qualified to gain a college education by:
    - Having a high school diploma or a recognized equivalent such as a General Education Equivalent (GED) certificate or completing a high school education in a home school setting approved under state law

### **Student Rights and Responsibilities, Title IV Financial Aid Programs**

Body Wisdom Massage Therapy School encompasses a variety of services to help students benefit from their educational experiences. While students and potentially their parents are expected to make every effort to meet the cost of education, the school provides financial resources in form of in-house finance options, VA benefits, and Federal Financial Aid. As an institution that is eligible to participate in Title IV Federal Financial Aid Programs, the school presents the following legal information:

As a Body Wisdom Massage Therapy School student, **you have the right to know:**

- All the federal, state, institutional and private student financial assistance programs available, including both need-based and non-need-based programs.
- Procedures, forms, deadlines, and eligibility requirements to apply for assistance; the criteria for selecting aid recipients and determining the amount of aid awarded.
- Cost of attending, how those costs are determined, and how your estimated expenses are developed. • What resources we have considered in calculating your financial need, how the Expected Family Contribution was determined, and how much of your financial need has been met.
- The standards required for maintaining satisfactory academic progress for financial aid eligibility.
- How and when disbursement of financial aid is made, Body Wisdom School's refund policy for costs paid to the College, and any return due to Title IV student assistance programs.
- Terms and conditions of any loans, employment, scholarships, or grant aid you receive.
- Policies and procedures used to maintain confidentiality of financial aid records. Only those individuals who directly handle the application have a right to know or access the information.

Body Wisdom Massage Therapy School **complies with the Family Educational Rights and Privacy Act of 1974:**

- That disclosure of your financial aid information may be made to other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests and to officials of another postsecondary school or school system, where you receive services or seek to enroll.
- Who to contact and how to contact financial aid personnel regarding information on student financial assistance?
- The academic programs of Body Wisdom Massage Therapy School, the facilities available, and the faculty and instructional personnel.
- The names of bodies that accredit, approve, or license the institution and its programs and how their documents may be reviewed.
- Completion or graduation rates of our students.
- Campus security policies and crime statistics.
- Available facilities and services for students with disabilities.

As a Body Wisdom Massage Therapy School student, **it is your responsibility to:**

- Read and consider all information about Body Wisdom Massage Therapy School before you enroll.
- Complete all requested Body Wisdom Massage Therapy school application details thoroughly and accurately and submit them to the appropriate office(s)/online by required deadlines.
- Accurately and honestly complete your Free Application for Federal Student Aid (FAFSA). Errors can result in delays. False or misleading information is a criminal offense and is subject to a \$10,000 fine, imprisonment, or both.
- Use any federal, state-appropriated, or institutional financial aid received during the award year solely for expenses related to attendance at Body Wisdom Massage Therapy School.

- Comply with all requests to provided verification or additional information as requested by the Body Wisdom Massage Therapy School, and submit corrections or new information, as appropriate.
- Read, understand, and accept responsibility for all forms or agreements you sign. We recommend you keep copies for your records.
- Notify Student Financial Aid if you attend two schools at the same time. You can only receive federal or state aid at one school at a time.
- Report to Student Financial Aid if you are in default on a student loan or if you owe a return or repayment on any educational grant received from any school.
- Notify your student loan lender of changes in your name, address, and school status.
- Know and to comply with the following Body Wisdom Massage Therapy School policies and procedures as they relate to financial aid: enrollment status for aid disbursement, satisfactory academic progress, withdrawal, return/repayment, and debt management.

## Verification

Verification is a process used to verify certain information on the FAFSA to ensure its accuracy.

The U.S. Department of Education or the Office of Student Financial Services may, at any time, select your application for verification based upon the information you have provided. We are required to make sure that all aid is awarded to students according to federal, state, and institutional regulations. If selected, the verification process must be completed before financial aid can be awarded.

While there are several reasons why a student may be selected for verification, some leading causes are:

- The submitted FAFSA application has incomplete data
- The data on the FAFSA application appears to contradict itself
- The FAFSA application has estimated information on it
- Random selection

You and/or your parents may be asked to submit documentation or clarification of information for one or more of the following data elements on your FAFSA:

- Adjusted Gross Income
- Taxes Paid
- Income Earned from Work (for non-tax filers)
- Certain Untaxed Income Items
- Assets
- Number of family members in the household
- Number of family members enrolled at least part-time in college (excluding parents for a dependent student)
- Receipt of Food Stamps/SNAP Benefit
- Child Support Paid
- Citizenship Status
- Compliance with Selective Service registration requirement
- Any other inconsistent or conflicting information (including name, date of birth, social security number, etc.)

**Income Verification:** There are only two ways to verify your tax data: Either a tax transcript from the IRS or your FAFSA filed using the IRS Data Retrieval Tool. If you have filed your taxes with the IRS, you should log into your FAFSA at [www.fafsa.gov](http://www.fafsa.gov) and make a correction to use the IRS Data Retrieval Tool to update your tax information. If you do not, or cannot, use the IRS Data Retrieval Tool, you will be required to obtain a tax transcript from the IRS and submit it to the Financial Aid Officer.

After all documents are submitted, the Financial Aid Officer will compare them to your application. If errors are found, corrections will be made and sent to the Department of Education for reprocessing.

An important thing to note is that participation in the verification process is not optional. If you do not submit the requested documentation, you will not be eligible to receive federal financial aid and your parents will not be eligible to borrow a federal Parent PLUS loan.

## National Student Loan Data System (NSLDS)

If Body Wisdom Massage Therapy School enters into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.



## Entrance and Exit Counseling for Student Loan Borrowers

### Accepting Your Award

- You are not required to officially accept the financial aid that has been offered to you.
- However, if you are borrowing a Federal Direct Loan for the first time, you will need to complete the following documents for the loan to disburse to your student account. These documents only need to be completed once; in subsequent years loan funds will disburse automatically.
  - **Entrance Counseling:** A federal requirement for all Federal Direct Loan recipients, Entrance Counseling provides you with information about your rights and responsibilities as a borrower, interest rates, repayment plans, and more. To complete Entrance Counseling and log into [studentaid.gov](http://studentaid.gov), you will need your Federal Student Aid ID (FSA ID). Once you have logged in, select “Complete Loan Counseling” and choose the option for “Entrance Counseling”. If you do not have your FSA ID, instructions will be provided on how to create one.
  - **Federal Loan Master Promissory Note (MPN):** The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees. To complete your MPN, use the instructions above to log into [studentaid.gov](http://studentaid.gov), select “Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)”.

### Cost of Attendance

Please refer to the school’s website for details. <http://www.bodywisdomschool.com/prospective-students/general-info/consumer-info/>

### College Navigator Website – *In progress pending data collection processes*

The U.S. Department of Education is required to post 26 items on the College Navigator website for the school, including a link to the school’s website that provides in an easily accessible manner:

- Student activities offered by the school
- Services offered by the school for individuals with disabilities
- Career and placement services offered to students during and after enrollment

### Net Price Calculator

This calculator is intended to provide estimated net price information (defined as estimated cost of attendance - including tuition and required fees, books and supplies, **room and board (meals), and other related expenses** - minus estimated grant and scholarship aid) to current and prospective students and their families based on what similar students paid in a previous year.

This calculator does NOT represent a final determination, or actual award, of financial assistance, or a final net price; it is an estimate based on cost of attendance and financial aid provided to students in a previous year. Cost of attendance and financial aid availability change year to year. The estimates shall not be binding on the Secretary of Education, the institution of higher education, or the State.

Students must complete the Free Application for Federal Student Aid (FAFSA) in order to be eligible for, and receive, an actual financial aid award that includes Federal grant, loan, or work-study assistance. For more information on applying for Federal student aid, go to <http://www.fafsa.ed.gov>.

**Note:** Any information that you provide on this site is confidential. The Net Price Calculator does not store your responses or ask for personal identifying information of any kind.

<http://www.bodywisdomschool.com/prospective-students/general-info/net-price-calculator/>

## **Textbook Information & Disbursement for Books and Supplies**

A complete list of required text books for any program course can be obtained from the school's Admissions and Financial Aid offices.

### **– Required Text Books - Core Courses 900-Hour Massage Certification Program**

- Introduction to Massage Therapy by Mary Beth Brown – LWW - ISBN#: 9781451173192
- Functional Anatomy: Musculoskeletal Anatomy, Kinesiology, and Palpation for Manual Therapists by Christy Cael – LWW - ISBN#: 9781451127911
- Memmler's Structure & Function of the Human Body by Barbara Janson Cohen and Kery L. Hull – LWW - ISBN#: 9781975138929
- Memmler's Structure & Function of the Human Body by Barbara Janson Cohen and Kery L. Hull – Study Guide – LWW - ISBN#: 9781975138943
- A Massage Therapist's Guide to Pathology: Critical Thinking and Practical Application by Ruth Werner – LWW - ISBN#: 9780998266343
- Business Mastery: A Guide for Creating a Fulfilling, Thriving Practice, and Keeping it Successful by Cherie Sohnen-Moe – ISBN: 9780962126574

### **– Disbursement for Books and Supplies**

Required course materials, including proprietary course manuals, required textbooks, and required equipment & supplies, are disbursed to students at the beginning of each given course. Provided supplies, lab materials, equipment, etc. will be made available during courses as applicable. Further details can be accessed through the student portal, unless determined otherwise on short notice.

## **Campus Security Act Disclosure Statement & Fire Safety**

The Jeanne Clery Act requires all institutions of higher education that participate in Financial Aid Programs to disclose campus crime in and around the surrounding area and to give timely warning of any crime that could be a threat to students and employees safety. It is also used to advise and make public Body Wisdom Massage Therapy School campus security policies.

Body Wisdom Massage Therapy School is located in Urbandale, Iowa, within a few hundred yards from the Urbandale Police Department. The institution is regularly patrolled by the local police department, which we believe has helped to be a deterrent for crime on campus.

The information provided below, is intended to advise students, as well as prospective students, their family and the community of the general security policies, crime occurrences, arrest data and crime prevention programs at Body Wisdom Massage Therapy School, including statistics for the previous three years concerning reported crimes that occurred on-campus for activities related to the educational purpose of the institution and/or any property owned or controlled by this institution, if applicable. Please also refer to the school's Campus Safety Policy, Drug & Alcohol Abuse Policy and Resources, and Sexual Abuse, Harassment & Child Abuse Policy and Resources.

Body Wisdom Massage Therapy School has taken safety precautions to deter crime activities and continues to make campus safety a priority. In compliance with the law, the following reflects this institution's crime statistics for the period between 2018 through 2020.

Body Wisdom Massage Therapy School must disclose to the alleged victim and /or accuser of any crime of violence, or a non-forcible sex offense, the results of any disciplinary proceedings conducted the institution against a student who is the alleged perpetrator of such crime or offense. If the alleged victim is deceased as a result of the crime or offense, the information shall be provided upon request, to the next of kin of the alleged victim.

**Campus Safety Report ~ Distribution Date: 10.01.2021**  
**Occurrences with the 2018, 2019 and 2020 Calendar Years**

<b>Crimes Reported</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Location: C = Campus N = Non-Campus P = Public Area</b>
<b>Criminal Homicide</b>				
Murder (Includes non-negligent manslaughter)	0	0	0	
Negligent manslaughter	0	0	0	
<b>Sex Offenses</b>				
Sex offenses - forcible	0	0	0	
Sex offenses - non-forcible	0	0	0	
Robbery	0	0	0	
Aggravated assaults	0	0	0	
Burglaries	0	0	0	
Motor Vehicle Thefts (on Campus)	0	0	0	
Arson	0	0	0	
Larceny - Theft	0	0	0	
Simple Assault	0	0	0	
Intimidation	0	0	0	
Destruction/Damage /Vandalism of property	0	0	0	
Any other Crime involving bodily injury	0	0	0	
<b>Number of arrests made for the following crimes</b>				
Note: this information also includes those individuals that were referred for campus disciplinary action for liquor law violations, drug law violations and illegal weapons possession.				
Liquor Laws	0	0	0	
Drug Laws	0	0	0	
Illegal Weapons Possession	0	0	0	
<b>Hate Crimes Reporting</b>				
Larceny-theft	0	0	0	
Simple Assault	0	0	0	
Intimidation	0	0	0	
Destruction, Damage or Vandalism of Property	0	0	0	
<b>Violence Against Women Act</b>				
Rape & Forcible Foundling	0	0	0	
Domestic violence	0	0	0	
Dating violence	0	0	0	
Stalking (including cyber-stalking)	0	0	0	

\***Hate Crime Offenses:** The above crimes of murder, manslaughter, arson, forcible rape and aggravated assault that show prescribed by the Hate Crimes Statistics Act (28 U.S.C 534) occurred.

The number of **Hate crimes (larceny-theft, Simple assault, Intimidation, and destruction/damage/ vandalism of property)** and **VAWA** report will be provided to students and employees in a timely manner.

The school is NOT required to provide a timely warning with respect to crimes reported to a pastoral or professional counselor.

If there is an immediate threat to the health or safety of students or employees occurring on campus, the school must follow its emergency notification procedures. A school that follows its emergency notification procedures is not required to issue a timely warning based on the same circumstances; however, the school must provide adequate follow-up information to the community as needed.

The school must report to the Department and disclose in its annual security report statistic for the three most recent calendar years the number of each of the following crimes that occurred on or within its Clery geography and that are reported to the local police agencies. Every October 1, the institution must in a timely manner issue an updated copy of the Security Report and withhold the confidentiality of the names and other identifying information of victims, as defined in section 40002(a)(20) of the Violence Against Women Act of 1994 (U.S.C. 13925(a)(2) and that will aid in the prevention of similar cries, and report to the campus community such act.

## **Procedure to Report Criminal and Disciplinary Offenses**

1. Body Wisdom Massage Therapy School does not employ campus security personnel but encourages both its employees and students to immediately report suspected criminal activity or other emergencies to the nearest available institutional official and/or in the event of an emergency to directly contact local law enforcement or other emergency response agencies by dialing (911).
2. All students and employees are required to promptly and accurately report any crime or emergency to the School Director. In the absence of the School Director, all crime activity should be reported to the Student Counselor. If a student or employee wishes to report a crime on a voluntary or confidential basis, the institutional official will be prepared to record and report the crime, but not the name of the informant. The student or employee may, in order to maintain confidentiality, submit the information in writing to an institutional official without signature. If the student wishes to maintain confidentiality, the student will contact his/her instructor or school official who in turn will contact the School Director and/or report criminal actions or emergencies to the appropriate agency by calling (911). The School Director will begin investigation into any reported crime the following business day of receiving notification of reported crime.
3. The Administrator and the School Director works together to assure all incidents, if applicable are maintained in the school's Crime Log Record Sheet. Annually, the Director and Administrator prepare the Annual Disclosure of Crime Statistics Report from statistical data obtained from both the police department district in which the school resides and from the school's "Crime Log". This log includes: the nature, date, time, and general location of each crime, the disposition of the complaint, if known.

In addition to tracking incidents on campus, Body Wisdom Massage Therapy School maintains a Fire Safety Log of on campus fires detailing the nature, date, time and location of fire, if applicable. This information will be available annually to campus community and is also, available upon request.

4. Students, employees and other parties having business with this institution should be on Body Wisdom Massage Therapy School property. When the school closes in the evening, the closing school official or instructors will inspect each classroom and the floor to see that it is empty, set the alarm and lock down the campus. Other individuals present on Body Wisdom Massage School property at any time without written or verbal permission of the appropriate institutional official(s) shall be viewed as trespassing and may be subject to a fine and/or arrest. In addition, students and employees present on Body Wisdom School property without permission from the appropriate official(s) shall be viewed as trespassing and may be subject to a fine and/or arrest.
5. Current policies concerning campus law enforcement are as follows:
  - a) Institution's officials have no powers of arrest.
  - b) Employee and students shall contact immediately the School Director, Student Counselor, Instructor or Administrators on site to report any criminal action or emergency to the appropriate agency by calling (911). If possible, in the interim, the institutional official shall attempt to non-violently deal with the crime or emergency. Individual discretion must be used, as undue risk should not be taken.
  - c) The institution currently has no procedures for encouraging or facilitating pastoral or professional counseling (mental health or otherwise), other than the student or employee is encouraged to seek such aid if needed.
6. Though this institution does not offer regularly scheduled crime awareness or prevention programs, students are highly encouraged to exercise proper care in making good judgments concerning their personal safety and the safety of others. The following is a description of policies, rules and programs designed to inform students and employees about the prevention of crimes on campus:
  - a) Do not leave personal property in classrooms.
  - b) Report to your institutional official, any suspicious persons.
  - c) Don't linger on the outside, if leaving the campus, go straight to car and exit parking lot.
  - d) If you are waiting for a ride, wait within sight of other people.
  - e) Employees (staff and faculty) will close and lock all doors, and turn off lights when leaving a room.
  - f) The "Crime Awareness and Campus Security Act" is available upon request to students, employees (staff and faculty), and prospective students.
  - g) The institution has no formal program, other than orientation, that disseminates this information. All information is available on request with the Student Counselor.
  - h) Information regarding any crimes committed on the campus or parking lot, will be available and posted in a conspicuous place with two (2) business days after the reporting of the crime and be available for sixty (60) business days during normal business hours, unless the disclosure is prohibited by law, would jeopardize the confidentiality of the victim, or an ongoing criminal investigation the safety of an individual, cause a suspect to flee evade detection; or resulted in the destruction of evidence. Once the reason for the lack of disclosure is no

longer in force, the institution must disclose the information. If there is a request for information that is older than sixty (60) days, that information must be made available with two (2) business days of the request.

7. The institution does not offer regularly scheduled crime awareness or prevention programs other than orientation where all the institution's policies and regulations are properly disclosed to prospective students. In addition, information on campus crime and security is distributed to all students and employees annually through e-mail and in paper copy if requested.
8. All incidents shall be recorded in Body Wisdom Massage Therapy School's "Daily Incident Log" kept by the Director. The log includes the date, time, location, incident report, and disposition of incident and the name of the person who took the report. The report must be entered in the log within one (1) business after it is reported to the school's official, unless that disclosure is prohibited by law, would endanger the confidentiality of the victim.
9. Body Wisdom Massage Therapy School encourages all students and employees to act responsibly and make good judgments concerning their own security and the security of others. Please report any known criminal offenses occurring on campus to the School Director.
10. Anyone with the knowledge of sexual harassment activities has an obligation to report incidents to the School Director or Student Counselor. If a staff member has knowledge of sexual harassment activities; it should be reported to the School Director. Body Wisdom Massage Therapy School will not tolerate retaliation or threats by any measures from students and/or staff members. Retaliation and/or threats are prohibited and will be prosecuted and are grounds for immediate terminations and/or expulsion from school.
11. Any information provided by the institution on crime victims from Body Wisdom Massage Therapy School about disciplinary hearings by the state of Texas can be obtained from the McAllen Police Department criminal data.
12. Crime Log: Perspective students are advised of the availability of the statistic report and a current crime report. These records are available upon request through the administrative office.

#### **Risk of Violence Reduction and Awareness**

While it is impossible to prevent all crimes, we believe that persons can be made aware of ways to reduce their chances of becoming victims and increase their chances of staying safe. Students and employees should be assertive, trust their instincts, don't prop open self-locking doors, maintain possession of keys, watch out for unwanted visitors, be wary of isolated spots, travel in groups or pairs, stay or walk in well-lighted areas, report suspicious activities or persons, lock vehicles and personal belongings and know where local police can be reached at any time.

Please review the following tips to reduce your risk of becoming a victim of sexual assault, domestic violence and stalking or any crime.

- Be alert and aware of your surroundings.
- Walk with confidence and purpose, and limit distractions, such as talking on your cell phone or texting.
- Avoid isolated areas. It is more difficult to get help if no one is around.
- Trust your instincts. If a situation or location feels unsafe or uncomfortable then leave immediately.
- Charge your cell phone and have it with you.
- Walk in well-lit areas and try not to walk alone. Be wary of isolated spots, like parking garages, stairwells, offices after business hours and apartment laundry rooms.
- Avoid putting music headphones in both ears so that you can be more aware of your surroundings, especially if you are walking alone.
- Avoid walking or jogging alone, especially at night. Vary your route. Stay in well-traveled, well-lit areas.
- Always have your keys out and ready before you reach your door – home, work or the car. Look inside the car before you get in.
- Lock all entrances (windows, doors and sliding glass doors) into your home at all times.
- Never open the door to strangers. Install a wide-angle peephole in the door, and require salespeople or repair people to show identification.
- If strangers call or come to your door, don't admit that you are alone.
- Know your neighbors so that you can call on them if you need help.
- If you're in a social situation, watch out for your friends and vice versa.
- Never leave your drink unattended, and don't accept drinks from people you don't know or trust

### **Biennial Review Policy & Procedure**

Body Wisdom Massage Therapy School makes available upon request to the Department of Education and to the public, the information distributed to students and employees with the results of the biennial review of the school's drug- and alcohol prevention measures, as applicable, as well as the and Drug Abuse Policy and any incidents that may have occurred, as created by the Director and assigned staff. Report distribution takes place, in odd numbered years, by July 1<sup>st</sup>, based on:

- Review and determination of preventative measures, their implementation and effectiveness
- Review of the School's Drug Abuse Policy and Resources
- Determination of the number of any drug and alcohol related violations and facilities
- Determination of the number of and type of sanctions that are imposed
- Assurance that sanctions are consistently enforced

### **Safeguarding & Preservation of Student Academic Records**

**Student Records** – Body Wisdom School Follows the Family Educational Rights and Privacy ACT (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99). This act protects the privacy of student education records. Students may have access to their records by appointment, during regular school office hours. All records are confidential and only available to the student, administrative office, teaching staff and occasionally, the Iowa Board of Massage Therapy.

A student may request or permit release to outside third parties. The release form may be requested from the Student Counselor.

**Transcripts & Certificates** - Students receive a certificate of completion within 30 days of completing all requirements for graduation. For continuing education students, a certificate is provided after all requirements for the course are fulfilled. Certificates are provided at no cost to the student. If a duplicate certificate is requested a fee will be charged. Refer to the Chart of Fees listed in the Student Handbook. Graduates from a certification program will receive a sealed/certified graduation certificate and two original transcripts of their program. The school will issue and send one original transcript to the State Board, at no charge. Additional transcripts or documents are available upon request. Refer to the Chart of Fees in the Student Handbook.

Prior to graduation, students in good standing may request written proof of completion statements for individual courses and completed student clinic hours. Good standing includes, but is not limited, to full compliance with all regulations and payment in full of all tuition, costs and fees.

Body Wisdom preserves and safeguards student's Final Transcripts and Certificates with online software, called OM, as well as through local server, that is backed up on-site plus through professional Server of QCI – Quality Consulting , Inc., West Des Moines, Iowa.

In case Body Wisdom should close and cease operations, vital records such as certificates & transcripts will be forwarded to [www.Parchment.com](http://www.Parchment.com), or any other appropriate record-keeping agency at that time.