



Body Wisdom
Massage Therapy
School

Student Handbook

Published 08/01/2019

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Philosophy - Mission Statement

The Body Wisdom Massage Therapy School is founded on the philosophy of touch as the key to get back in touch - not only with ourselves – but with all of life! Aware and purposeful touch aids in restoring wholeness. It helps to transcend unhealthy up's and down's to consistent inner richness and satisfaction. From here emanates true wellness and our real contribution to the world: Living our full potential and purpose. It is our mission to provide newcomers and established professionals in the massage and bodywork field with in-depth and state-of-the art training. We teach a very broad spectrum of modalities and techniques to assure that therapists can excel in their passion and become true experts in their respective careers, serving their clients the best possible ways.

Body Wisdom's program objectives are that graduates and professionals

- receive/maintain licensure in Iowa and other states
- achieve gainful employment or self-employment
- enjoy longevity in their career
- benefit from referrals of their satisfied clients
- become role models to other's considering the profession

Our educational objectives focus on

- customized career tracks, preparing for competitive markets
- therapist's self-care and healthy body mechanics as a foundation for long-term success
- superior hands-on skills, as sought after by growing awareness of the public
- excellent ethics, communication & professionalism for best results and safety
- advancing professional expertise for new-comers and established professionals alike

Scope & Limits of this Handbook

The Policies and Rules of Body Wisdom School are contained within: 1) this Student Handbook; 2) the Student Clinic Manual; 3) the Enrollment Agreement; 4) the Substance Abuse Policy and 5) the Sexual Harassment or Abuse Policy. Unless otherwise stated in this handbook, students should direct all questions regarding this handbook to:

Ali Hatfield, Body Wisdom School Director, at bodywisdom@earthlink.net or (515) 868-8660.

The Policies and Rules in this Student Handbook apply to any student attending Body Wisdom School, including but not limited to those students in a Certification Program, or those attending Continuing Education Units. If a policy is for a specific audience, it will be explicitly stated at that time.

Legal disputes involving Rules and Policies listed in this Student Handbook, the Student Clinic Manual and the Enrollment Agreement Documents shall be resolved through mediation. In case mediation fails to resolve such dispute, it may be brought before the appropriate courts within the Polk County, Iowa District Court, only.

Collection proceedings by Body Wisdom School on delinquent student accounts are not considered a legal dispute and will be pursued as necessary.

If one or more sections of this Student Handbook, the Student Clinic Manual or the Enrollment Agreement are deemed invalid in a court of law, such decision will not affect the validity of the remaining statements and regulations.

Body Wisdom Facilities

Body Wisdom School is conveniently located just south of I-80/35 on 86th in Urbandale, Iowa. The 5000 sq ft facility has 5 clinic rooms, 2 classrooms, a library, a reception area and administrative offices. Body Wisdom School strives to provide a professional setting for clinic clients as well as a welcoming and safe learning environment for its students.

Meal Breaks - Body Wisdom School encourages students to leave the premises during lunch or dinner breaks and take advantage of the nearby food services and park areas. Although eating is permitted in the classrooms, precautions should be taken to prevent food or beverage spills, which can soil and damage carpets and/or school property. Avoid any foods with strong odors.

In order to ensure a pleasant clinic experience for our student clinic clients, please minimize the volume of all conversations in hallways and classrooms. Conversations must not disturb clients or staff.

Front Desk/Store/Massage Equipment Vendors - Body Wisdom School offers a variety of services at the front desk, including management of the student clinic, sales of gift certificates and sales of massage practice-related products.

Body Wisdom School's student counselor is available to help students locate vendors of massage equipment, such as massage tables, massage chairs, rolling stools, bolsters, etc. All purchases are made by the students and all purchase agreements including warranty agreements, are between the student and the vendor. Body Wisdom School assumes no responsibility for the

merchantability and fitness for purpose of any such items purchased. This includes items that are purchased through the front desk store. Body Wisdom School assumes no role in any contract or dispute arising from those purchases.

Body Wisdom School is not responsible for damage or theft of items purchased at or through the school.

To assure professionalism, confidentiality and good customer service students shall only approach the front desk in order to conduct business, including payments and purchases as well as clinic issues.

Students are not allowed behind the front desk and in the adjoining areas. Students must not “hang-out” in the front desk area during breaks or while waiting for clients. Staff and students must never discuss school matters and student concerns in front of clients or visitors. Students shall not involve school staff in personal conversations.

Heat/Air Conditioning - The temperature in the building is regulated by several thermostats, which are kept locked. Any concerns or requests shall be addressed to the front desk or, after hours, with the instructor.

Janitorial Services - Cleaning is done after hours several days a week. The classrooms must be cleared of personal items. Items that are unaccounted for will be placed into “Lost & Found”. Any concerns regarding general cleanliness in the building should be raised with the front desk during daytime office hours. For immediate concerns after hours, contact available school staff on site.

Library - Body Wisdom School keeps an assortment of books, videos and DVD’s in the student library. If a student wishes to browse the library or borrow an item they should contact the Student Counselor.

Lost & Found - Body Wisdom School is not responsible for the safety of personal belongings of students, staff or visitors and clients. Items that are unaccounted for anywhere in the building shall be given to the front desk. Body Wisdom School will dispose of unclaimed items after 7 days.

Parking - Students shall park in front of and close to the student entry, or on the north and south sides of the building. Students must leave ample parking spaces near the main entry for clients and visitors.

Restrooms - Students share restrooms with staff and clients. Students must be considerate of others. This includes proper disposal of hygiene items in the appropriate containers, as well as keeping restrooms clean and tidy. Inform the front desk of any problems or shortages of supplies.

Smoking - In accordance with the State of Iowa’s *Smoke Free Air Act*, smoking is prohibited at Body Wisdom School. Smoking is prohibited on all school property, including inside and outside of our building and in the parking lots. The law also restricts smoking inside vehicles in parking lots. Smoking is only allowed on city sidewalks and streets.

Student Clinic - The Body Wisdom School Student Clinic serves the dual purposes of 1) preparing students through supervised practice, and 2) promoting client wellness through massage. The Student Clinic has five individual client rooms with massage-appropriate music. The Student Clinic operates six days per week.

For details on the student clinic refer to the Student Clinic Manual.

Student Entry/Lockers and Classrooms - Students shall use the student entrance and change from street to indoor shoes in the locker area. Students should use lockers for personal belongings to keep the classrooms uncluttered at all times. Coats must be placed in lockers or on the coat rack outside of the main classroom. All student areas must be kept orderly at all times.

Students are not allowed to wear street shoes in the classrooms. Students must use clean shoes that are exclusively used indoors for the duration of a course. Socks without shoes, or bare feet are not acceptable anywhere in the building, including the clinic session rooms.

No open cups or containers allowed anywhere in the building and students must use bottles or cups with spill protection.

Use of Personal Electronic Devices - The use of personal electronic devices must not disrupt the student’s and/or their classmates’ ability to learn. Ringers and alarms must be muted at all times. Texting, e-mailing, web browsing, gaming, and listening to music are not allowed during class time. Students may make mobile phone calls during breaks, in areas where they do not disturb fellow students, staff or the student clinic. For safety, students must operate devices without power cords. Body Wisdom School is not responsible for loss, damage or malfunctions of such devices. Inappropriate use of personal electronic devices can affect a student’s attendance record. Refer to Attendance – Tardiness/Leave of Absence Policy.

Recording (both audio and video) and the taking of still images on Body Wisdom School property is strictly prohibited.

Waste Disposal - Students must dispose of litter in appropriate waste dispensers on Body Wisdom School property. Students shall not dispose of any food items within the classroom or hallways, unless items are well sealed and do not cause a smell. Garbage must be emptied as needed and placed into the waste disposal containers on the northeast side of the premises.

Student Services

Academic & Financial Advising - Students may schedule time with the Director, Student Counselor or Finance Officer.

Placement Assistance - Body Wisdom School does not guarantee employment upon certification, but provides assistance to its graduates in their efforts to find employment within the massage therapy field. Students and graduates have access to designated online portals that maintain current job postings. The school pursues and maintains direct relations to employers to create employment opportunities. Students and graduates may request personal consultations and/or recommendations for job placement at any given time with the Student Counselor.

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. 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.

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.

Tuition Assistance - Contact the Student Counselor and/or Finance Officer for information on financing options.

Grievance & Complaint Procedure - Body Wisdom School expects all staff, students and faculty to treat each other with respect and encourages students to address problems and conflicts directly and promptly. Matters unresolved by direct communication between concerned parties shall officially submitted in writing to the Student Counselor or the Director as objective third party school officials. Be specific about the complaint, sequence of events and the action requested. The school will respond within 24-48 business hours, investigate the complaint and, if necessary, meet with those involved to arbitrate the situation and make a final decision as deemed necessary.

If complaint involves allegations of sexual abuse or harassment, or substance abuse, also refer to Body Wisdom School Sexual Harassment or Abuse and Substance Abuse Policies and procedures.

The regulatory agency for the school is the Iowa Massage Board: <https://idph.iowa.gov/Licensure/iowa-Board-of-Massage-Therapy/Complaints>

Liability Insurance - Students are required to have coverage through a personal student liability insurance while in school and participating in the student clinic. Refer to the ABMP pamphlet for information and coverage. Students purchase coverage directly from ABMP. Proof of insurance **must** be provided to the school staff upon request at any time. Failure to do so may result in a delay of classes and/or clinics, if applicable, at the student's expense. The insurance agency will enroll students by phone, mail, or through their website. ABMP provides the most commonly used insurance to Body Wisdom School students.

[The school's identification code with ABMP Insurance is #686933.](#)

Housing - Body Wisdom School may assist students in finding roommates and/or suitable housing. Body Wisdom School does not own or operate housing facilities.

Day Care - Students may utilize the information on the bulletin board for information regarding day care options. Body Wisdom School assumes no liability for the safety of children in any day care setting, whose information was posted on the Body Wisdom School bulletin board. Students must keep their children off the school's premises while attending clinics and classes.

Professionalism

Each student's program is custom designed to support her/his personal needs and career goals. Students must commit to full attendance for all parts of their program, including ample practice outside of the classroom and school setting, self-study and the ability to make their education a priority during their course of study.

Students must respect the professional standards and ethics, as stated in this Student Handbook and taught within the program, and with all staff, clients, fellow students and volunteers on whom they practice outside of school. This includes but is not limited to friendly, effective, respectful and appropriate communication, confidentiality, and the ability to confront problems in a direct yet diplomatic fashion.

Students must understand that their conduct as individuals represents the profession of massage therapy at large. Their behavior also reflects on their instructors, Body Wisdom School and its educational program, not only during the time of study, but also as professionals after graduating.

A high level of professionalism will aid students in finding employment and be essential to any successful business endeavor.

Substance Abuse - The possession, use and/or consumption of illegal drugs and alcohol on campus is strictly prohibited. Students or employees who attend class or participate in the Student Clinic under the influence of drugs or alcohol will be subject to Body Wisdom School's disciplinary action. Action could include suspension of the individual from employment or enrollment up to termination and/or criminal prosecution.

Students/employees should contact the Student Counselor for information on substance abuse counseling and rehabilitation programs.

Sexual Harassment or Abuse - For the safety of its students, clients, and employees, Body Wisdom School has zero tolerance for any act of violence committed on its premises or between members of the Body Wisdom School community. This includes, but is not limited to, domestic violence, dating violence, sexual abuse, sexual assault and stalking. Students who believe they have been victims of sexual harassment or abuse should report the incident to the Student Counselor immediately. Reports should be as specific as possible with names/dates/situation. Body Wisdom School will respond quickly to all reports of sexual harassment or abuse. Any individual found to have sexually harassed or abused a fellow student, or Body Wisdom School employee will be subject to Body Wisdom School's disciplinary action. Action could include suspension of the individual from employment or enrollment up to termination.

Body Wisdom School provides all new students and new employees with literature on the prevention and reporting of domestic violence, dating violence, sexual assault and stalking.

Non-Discrimination Policy - No qualified person may be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity at the Body Wisdom School based on age, race, sex, color, creed, religion, disability, marital status, or national or ethnic origin. Title IX of the Education Amendments of 1972 ("Title IX"), 20 U.S.C. § 1681 et. seq., and its implementing regulations, 34 C.F.R. Part 106, prohibit discrimination on the basis of sex in education programs or activities operated by recipients of Federal financial assistance. Sex discrimination covers sexual harassment, including sexual violence.

Body Wisdom School will respond quickly to all reports of discrimination and will take appropriate action. Action could include suspension of the individual from employment or enrollment up to termination.

Weapons - Body Wisdom School prohibits the possession of any weapon on its premises.

Theft or Destruction of Property - Students should demonstrate respect and care for the school's property and all personal belongings of others. Persons engaged in theft or destruction of property will be subject to Body Wisdom School disciplinary action. Action could include suspension of the individual from employment or enrollment up to termination and/or criminal prosecution.

Right of Refusal - Students have and may freely exercise a right to refuse to work on other classmates. There may be times students do not wish to give or receive bodywork from another student. In such case, the student must inform the instructor who will decide on proper and appropriate ways of handling the situation. If the situation is not resolved to the student's satisfaction, the student may, in confidence, communicate directly with the Student Counselor or Director.

Relationships - Students must not form personal, private or sexual relationships of any kind with staff, faculty or clients.

Communication - Body Wisdom School strongly encourages students to practice clear and honest communication, and use appropriate language with staff, faculty, fellow students, clients and visitors. Students must not use explicit language, including but not limited to sexual or flirtatious connotations and behavior.

Student therapists must communicate accurately about the potential effects of massage therapy. Student therapists must not make any inaccurate claims regarding the potential of techniques and services rendered.

Professional Boundaries - Students must be aware of the location of their body and/or clothing in relation to their client. The only physical contact between student and client must be therapeutic and professional. Proper professional draping techniques must be applied at all times, within both the classroom and clinic settings.

Protection of Privacy - Students should be sensitive to and respect others' boundaries with regard to privacy, disclosure, beliefs and emotional expressions.

Keep personal information shared during classes or clinics strictly confidential.

If you need to talk about anything a client reveals to you, do so right away with the appropriate school staff and/or Director.

Solicitation or Sales - Students are not allowed to conduct any form of business, including but not limited to promoting or selling products, services, events, other than what is officially offered by the school. If any client, staff member or fellow student uses the school setting for promotional purposes, please inform the Student Counselor or the Director.

Scope of Skills – Students should practice good judgment regarding the potential effects of the applied techniques, keeping the best interest of their clients and fellow students in mind. Acknowledge and respect another's limitations and contraindications to massage and bodywork.

Enforcement - Students are expected to support enforcement of the school's standards, professional ethics and boundaries. Students should report violations to the Student Counselor or Director. Body Wisdom School handles such information or general student's concerns with respect, care and the required confidentiality.

Dress Code, Appearance and Hygiene

Students must respect their classmates, clients and instructors by practicing proper hygiene, dressing appropriately and refraining from the use of fragrances.

Proper hygiene includes but is not limited to the following: regular showers/baths, use of deodorant, brushed teeth, clean hair and no strong scents. Fingernails should not extend beyond the fingernail bed.

Proper hygiene requires that students wear indoor shoes in the classroom and the Student Clinic.

Appropriate dress includes but is not limited to the following: no midribs, no spaghetti straps, no short shorts, no clothing with offensive, suggestive or threatening language or designs, no baggy clothing that would brush on a client. Head coverings are not permitted unless for medical or religious reasons.

Students must cover any tattoos that have offensive or threatening language or designs.

Unless part of the classroom work, students shall avoid wearing or using scented products, such as perfumes and essential oils.

Student Academic Progress (SAP) Policy

Grading Procedures - Student's academic progress will be assessed through practical observation, attendance, written quizzes and/or tests. The following grading system applies to all courses:

P = Passed (obtained a course average of 70% or better, attended 80% or higher of all scheduled classes and has completed all required assignments, including make-up's).

I = Incomplete (meets minimum level of accomplishment but has to complete required assignments, including make-up's).

F = Failed (course objectives not fulfilled, does not meet minimum level of accomplishment and/or attendance requirements)

W = Withdrawal (voluntary or involuntary). Reasons for Withdrawal are recorded by the following distinctions:

D = Dropped course by student

T = Termination of student from a course by the school, or

TS = Temporary Suspension of a student from a course by the school.

Students in the massage certification program must retake any mandatory (core) course for which they have received an F or W grade within 4 months, and enroll for it within 14 days after the last class of the Failed or Withdrawn course.

If the course was an elective, students must ensure they have sufficient hours to graduate. Newly scheduled elective courses shall be completed no later than three months of the student's original anticipated graduation date.

Grades are available within five business days after the completion of each course. If a student wishes to contest their grade, they must do so within 14 days from the completion of the course. The request must be in writing and addressed to the Student Counselor, who will review the student's request. For more details refer to Application/Withdrawal/Change Procedures.

NOTE: Also refer to 'Attendance–Tardiness/Leave of Absence', 'Make-up Procedures within a Certification Program', 'Completion of and Graduation from a Certification Program', and 'Non-Compliance & Disciplinary Actions' for grades I, F and/or W.

Attendance - Tardiness/Leave of Absence - Any leave of absence or tardiness is strongly discouraged. Body Wisdom School expects all students to arrive on time and be ready to begin class/clinic at the scheduled time. Students should note that

excessive tardiness and/or absences: 1) will impact their grades; 2) may impact their target graduation date; 3) may add to the cost of the program and affect financial terms; 4) is disrespectful to faculty and classmates; 5) shows lack of professionalism; and 6) may result in dismissal from the Body Wisdom School.

Some courses at Body Wisdom School are prerequisites for other courses. If a student receives a grade of F or W for a prerequisite course it may impact their ability to take a future course. The student would then need to reschedule a minimum of two courses. Refer to Refund & Cancellation Policy for financial impact.

Body Wisdom School faculty members have their own practices; they juggle many responsibilities and some travel great distances to teach. Most students have jobs and sacrifice time with family to attend Body Wisdom School. When a student is tardy, it is disruptive to the flow of the class and the instructor may need to spend additional time to help the student catch up, which in turn takes time away from classmates who were on time.

Repeated tardiness may result in 1) termination of the student from a course, or 2) termination of the student from the certification program, at the student's expense. Refer to Make-up Procedures within a Certification Program to assess total of missed time. Further, a student may lose privileges or the option to graduate from Body Wisdom School.

Body Wisdom School expects all students to attend 100% of every class of all courses in which they are enrolled. Instructors may excuse absences totaling no more than 20% of a given course as long as the student shows comprehension at the required minimum level (see grading procedures), and completes make-up of such missed hours.

The student clinic course is the exception: students must attend 100% of required course hours. Please refer to the Student Clinic Manual for more details related to the clinic course requirements, grading system and procedures.

The maximum time a student can miss in a certification program is 50 hours.

Full attendance in courses includes a student's undivided attention, following the instructions of the teacher and participating in exercises and hands-on practice. If a student is present but cannot actively participate during the hands-on portion, they must be an active observer. The instructor will determine if the student will receive credit for attending and comprehending the subjects taught. If necessary, a final decision will be made by the Director.

Students will be considered absent if they are not fully engaged during class time. Situations where students could be marked absent include but are not limited to: sleeping, reading books, using electronic devices for non-school related activities, side discussions and/or leaving the classroom during class time.

Students are responsible for tracking their own attendance. Students may request a make-up list/attendance record at any time for a \$25 processing fee. If students exceed the maximum permitted absences, they must reschedule any mandatory course at their expense.

Students taking one or more individual courses, not part of a certification program, must have full attendance in order to receive a certificate of completion.

Make-up Procedures within a Certification Program - Students who are enrolled in a certification program must complete missed hours that do not exceed the permitted limit. In order to complete program requirements, students must make up missed time as follows:

<u>Missed Time</u>	<u>Required Make-Up</u>
5 to 30 minutes	= ½ hour of additional student clinic
31 to 60 minutes	= 1 hour of additional student clinic

Certificates of completion or transcripts will only be issued if the student is in full compliance with all Body Wisdom School Rules and Policies including completing and passing of all individual courses.

Student Clinic Course – The Student Clinic Course is designed for students to practice the application of massage skills based on the standards and teachings of the School to gain proficiency and confidence. Such skills include but are not limited to: hands-on techniques, draping, professional communication and meeting a client's appropriate expectations during a professional therapeutic massage session, promotional abilities, and marketing.

Students enrolled in a certification program are expected to complete 20 personal practice sessions within six weeks of completing Therapeutic Massage Level 2. Students will be given a deadline to: a) perform a pre-clinic test session on an assigned instructor, and b) start attending the Student Clinic Course based on their specific academic schedule as confirmed with the student's enrollment agreement. Students must complete all clinic hours, including make-up requirements, as applicable, no later than ten weeks after their last class. The School reserves the right to set additional deadlines for a student.

All clinic sessions must be performed in-house under the School's direct supervision.

Students are responsible for their schedule and sessions, including specific items and materials needed to conduct sessions properly. Students are responsible for the cleanliness of their therapy room and any school equipment they use.

Students must show full commitment and maturity as professionals. Students must be on time and be fully present and alert during each session.

Students must assure professional boundaries including refraining from personal conversations with clients within and apart from their sessions. Students may not form a personal relationship with a client at any time.

Clients, who may confuse personal needs, such as emotional neediness, sexual desires, attraction, or anything else that is not part of an ethical and professional massage session, are to be treated with respect, yet professional ethics MUST be upheld and firmly asserted, at any time and under all circumstances. If a student feels uncomfortable with regard to a client's behavior, the student shall excuse her- or himself, and solicit the supervising staff for assistance.

Every incident of inappropriate client behavior must be reported to the supervising staff immediately. At the same time, all information is to be treated confidentially. Students MUST treat these incidents and those involved in a caring, respectful and ethical manner. Therefore, discussions shall be restricted to the area the supervising staff designates for this purpose at the time, or the in-class setting under instructor's direction, or the Student Counselor's office, in any case though, out of earshot from clients and visitors. REFRAIN from hallway/restroom conversations.

Students who are not in compliance with Body Wisdom School rules and regulations face disciplinary actions and may be suspended from the Student Clinic without notice. They shall be informed of the reason/s for suspension by the school as soon as possible. The student must understand and recognize areas of improvement and make noticeable improvements prior to being reinstated into the Student Clinic. Students who have been suspended from the Student Clinic may appeal such suspensions in written form to the Student Counselor. Students who have been reinstated to Student Clinic practice shall proceed without delay.

NOTE: For more details regarding the student clinic policies and procedures refer to the Student Clinic Manual.

Students as Clients - We encourage students to participate in the student clinic as clients. Both students participating in the exchange have to uphold all professional ethics and standards as required for the clinic in general, and as regulated with the Student Handbook, the Clinic Manual and any instructions by the school staff.

Instructors as Clients - Instructors may participate as clients in the Student Clinic.

Gift Cards - Gift cards for clinic sessions, tuition or products may be purchased at the front desk.

Student Clinic Hours - All client sessions must be booked through the front desk, directly by the client.

Unless otherwise posted, clients may book sessions Monday - Friday from 10:00am - 9:00pm * Saturdays from 10:00am - 5:00pm.

All scheduling of clinic rooms for students must be done through a clinic instructor at the front desk.

Non-Compliance & Disciplinary Actions – Students who are not responsive to school communication, including voice messages, e-mails, FB-private Messages, SMS, and or postal mail within 14 days; or students who do not comply with above SAP policy, or program length time as listed under 'Completion of and Graduation from a Certification Program', are considered to be in Non-Compliance, and must expect consequences: such as course schedule changes, delayed graduation, loss of active status (see details under 'In-Active Status'), temporary suspension, penalties, special assignments, additional clinic hour requirements (also see Clinic Manual), re-taking of a given course, additional costs and fees, or other disciplinary actions, and even termination. Students may appeal Disciplinary Actions within 14 days in written form addressed to the Student Counselor.

Application/Enrollment Procedure

To apply for a certification program at Body Wisdom School, individuals must submit a completed and signed Enrollment Agreement Form, found on the Body Wisdom School website www.bodywisdomschool.com. Additionally, they must submit a copy of their legal ID, plus the application fee.

Prospective students applying for one or more individual classes must use the form called "**Enrollment Agreement for Individual Courses**", found on the Body Wisdom School website www.bodywisdomschool.com.

A student is considered accepted, when the Student Counselor or Director sign and date the submitted Enrollment Agreement Form, or the Enrollment Agreement for Individual Classes. This date will be the date of acceptance. The School will then enroll the student within the courses/dates at the rates listed on the Enrollment Agreement Form or the Enrollment Agreement for Individual Courses. A confirmation package will be prepared and sent to the student.

Application Refusal

Reasons an applicant may not be accepted into a program or class include, but are not limited to: 1) missing or misleading statements on the application form; 2) an inability to meet the School requirements; 3) an inability to progress academically, practically or ethically at the School's level of standards.

Body Wisdom School reserves the right to terminate a student after acceptance but prior to their first class.

If an application is not accepted or a student is terminated prior to their first class, all monies will be refunded except the application fee, in the case of a certification program.

Modifications to Course Schedule Procedures

Modifications to a schedule include: dropping a course, adding a course, leave of absence from a certification program or withdrawing from the certification program.

Students who wish to modify their course schedule, must do so in writing, and submit the request in one of the following ways:

- In person to the Student Counselor or Director;
- Faxed to 515-727-5888;
- E-mailed to G.Kelley@bodywisdomschool.com; or
- Mailed to: Body Wisdom, Inc.
 Attn.: G. Kelley
 8401 Douglas Ave.
 Urbandale, IA 50322

The first business day following the postmark of a written and mailed notification is considered the valid withdrawal/drop/add/leave of absence date. If the request was delivered to the Student Counselor or Director in person, the same day is considered the valid withdrawal/drop/add/leave of absence date. If the delivery date or postmark is not a business day, the following business day will be used. If written notification is sent via email or fax, the first business day after the date stamp will be used. Body Wisdom School is not responsible for lost emails or faxes that go to SPAM, JUNK MAIL or CLUTTER. Students are strongly encouraged to follow up with Body Wisdom School to confirm receipt of the written withdrawal/drop/add/leave of absence.

Withdrawal (prior to first class) - If a student wishes to withdraw from Body Wisdom School after their application has been accepted but prior to their first class, they must do so in writing within 3 days of acceptance and no less than 3 days prior to the first day of class.

Withdrawal (after attending first class) - Due to the financial impact of leaving the certification program, students are strongly encouraged to review the refund policy as stated in this Student Handbook and contact the Student Counselor with any questions.

Drop/Add Courses Within a Certification Program - Students wishing to drop or add courses must submit their request in writing, using the completed and signed form called "Student's Request to Modify Schedule of Courses". This form is available at the front desk or with the Student Counselor; or can be faxed or emailed upon request. Individual courses cannot be "switched" or "traded". Body Wisdom School will consider academic standards, the specifics of the student's overall certification program and space available in processing such requests.

If a student drops a mandatory course they must reschedule it within 10 days of that action.

If a student drops an elective course and such action drops their planned hours below the required 768 hours to graduate, they must reschedule another elective course(-es) of equal or greater hours within 30 days of that action.

Termination - Body Wisdom School reserves the right to terminate any student who is not in good standing. Reasons for termination include, but are not limited to:

- Student does not comply with Rules and Policies stated within the Student Handbook, the Student Clinic Manual, the Enrollment Agreement, Sexual Harassment and Abuse Policy or the Substance Abuse Policy.
- Student is frequently tardy, has poor attendance or stops attending classes.
- Student does not meet financial obligations.

Body Wisdom will inform the student of such decision in writing by mail, using the student's last known mailing address, as provided by the student. Students, who have been terminated from a course or from their certification program, are responsible for remaining financial obligations. If a student is reinstated, they are responsible for any additional fees or tuition incurred.

A student who has been terminated may appeal the decision with the Student Counselor or Director.

Cancellation of a Class or Course - Body Wisdom reserves the right to cancel a course. The Student Counselor will work with all students affected by a cancelled course, in order to reschedule the course (if possible) or replace the course with a different course (if needed). Students will not be charged a "change of class fee". Depending on the solution a student may be due a refund or be charged for additional hours.

When a class is cancelled due to weather or some other unforeseen incident, the Student Counselor will work with students and the instructor(s) to arrange a make-up class.

Leave of Absence - Students wishing to take a leave of absence before the completion of their certification program must meet with the Student Counselor or the Director. This meeting may be held in person or by phone and should be scheduled in advance. The school may agree to a leave of absence of up to 6 months, with a possible extension that shall not exceed 12 months. The effective date for the leave of absence will be the date of acceptance of the leave of absence by the school. All required courses must be rescheduled by the student at least 2 months prior to the end of the leave of absence. Refund, cancellation policies and fees apply.

In-Active Status – Students who are not actively participating in courses including the student clinic course for more than 30 days will be considered 'in-active', unless otherwise arranged with and officially confirmed by the Student Counselor. To regain 'active status' a student must pay a re-activation fee (see fee schedule) and make necessary arrangements with the Student Counselor as applicable.

Refund and Cancellation Policy

In the event a student withdraws from Body Wisdom School prior to completing all requirements for graduation, or drops an individual course, the student may be eligible for a refund. **The application fee is non-refundable.**

Body Wisdom School will process refunds within 45 days. Generally, a credit memo will be issued for refunds and applied to open balances on the student's account. Balances owed to the student will be paid out via check, unless payment was done by credit/debit card, in which case a credit will be issued to the same card. Refunds of payments made by third parties, will be issued to the third party. Body Wisdom School will not address conflicts between students and the third-party payer.

Refund After Start of Certification Program – Per IA Code §714.23 Body Wisdom School will make a pro rata refund of tuition charges to a student who terminates from a program in an amount that is not less than ninety (90) percent of the amount of tuition charged to the student for the period of enrollment multiplied by the ratio of the number of scheduled clock hours remaining in sixty (60) percent of the period of enrollment to the total number of scheduled clock hours in sixty (60) percent of the enrollment period.

$$\frac{(90\% \times \text{tuition}) \times (60\% \text{ point of program hours} - \text{completed hours}^*)}{60\% \text{ point of program hours}}$$

* *Completed hours will include:*

- Courses the student has completed -
- Courses the student was scheduled to take, but was terminated from due to of lack of attendance or excessive tardiness.
- Student Clinic hours completed

If a terminating student has completed sixty (60) percent or more of the enrollment period, the student is not entitled to a refund of any tuition charges.

However, if, at any time a student terminates from a program or individual course 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 period of enrollment multiplied by the ratio of the remaining number of scheduled clock hours in the enrollment period to the total number of scheduled clock hours in the enrollment period.

Costs of books and materials for courses that have not yet been taken will be fully refunded provided the book and/or material was not used in a previous course. For example, the same book is used for Therapeutic Massage Level 1 and Therapeutic Massage Level 2. If a student takes Therapeutic Massage Level 1 but not Therapeutic Massage Level 2, the cost of the book would not be refunded.

The cost of any equipment purchased will not be refunded.

Refund for Veteran Benefit Program Participants - A student who receives Veteran's benefits must provide written notice of cancellation to receive a refund. Refunds for all courses starting after the receipt of cancellation will be calculated on a pro-rata percentage based on the in-class hours of the program, minus 10% of the total amount. \$10 is deducted from refunds on registration fees. No refunds are given for materials and equipment.

Refund in Case of Military Deployment - Per IA Code 261.9(g)1, If a student 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 national guard duty or federal active duty: A) Withdraw from the student's entire registration and receive a full refund of tuition and mandatory fees. B) Make arrangements with the student's instructors for course grades, or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the student's registration shall remain intact and tuition and mandatory fees shall be assessed for the courses in full. C) Make arrangements with only some of the student's instructors for grades, or for incompletes 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.

Refund of Purchased Items – The front desk processes most refunds or credits of returned purchases items, however, may have to refer a specific transaction to the Student Counselor or Director.

A physical gift certificate MUST be submitted for a refund. Original receipts are required for credits or refunds. Items must be in their original packaging. There are no refunds on products if the seal is broken, containers opened or items have been used and/or damaged. There are no refunds on CD's, DVD's, videos or books that have been replaced by newer editions or are no longer carried by the school.

Transfer of Credits - A student may request to transfer credits from previous training into a certification program with Body Wisdom School. Students must provide an original transcript from the educational institution. The student will be given a \$10.- credit per accepted clock hour, applied toward their tuition fees. Hours transferred shall not exceed 20% of the total in-class hours of the student's Body Wisdom School certification program.

Transcripts & Certificates - Graduates of a Body Wisdom School certification program will receive a sealed/certified copy of their certificate and two original transcripts of their program. The school will issue and send one original transcript to the State Board of Iowa. These are provided at no charge. Students will be charged for any additional copies.

Students taking individual courses, not part of a certification program, will receive a certificate of completion for such courses, once all requirements are fulfilled, including make-up's.

Transcripts for passed individual courses and completed student clinic hours may be issued prior to graduating. The student must be in good standing, in full compliance with all regulations, and tuition, costs and fees must be paid in full.

Completion of and Graduation from a Certification Program – Body Wisdom School offers a full-time and a part-time program. The full-time program must be completed within 18 months or less. The part-time program, must be completed within 30 months or less. Program length extensions or switching from a full-time to a part-time program must be requested in writing with and officially confirmed by the Student Counselor. Failure to complete the program within the respective 18 or 30 months will lead to consequences as listed under 'Non-Compliance & Disciplinary Actions'.

In order to graduate from a Certification Program a student must:

- Be in good standing with the school
- Pass all instructional courses, including satisfactory grades and attendance and completion of all required make-up work for missed attendance or failed assessments/grades as applicable;
- Complete and pass the Student Clinic Course;
- Have a satisfactory record of attendance;
- Pay all tuition, fees and costs in full; and
- Provide Body Wisdom School with current contact information and a valid ID.

Students must complete all the above requirements within 90 days of the last day of their last class.

Payment Process - Fees, costs and tuition are calculated upon acceptance to Body Wisdom School. An invoice will be included with the acceptance package. For details and payment due date contact the Body Wisdom Finance Officer.

Tuition and costs for individual courses added after the start of a certification program are due at the time of registration.

Payments can be made by certified or personal check, money order, debit or credit card, or in cash. Payments can be mailed or paid in person at the front desk during opening hours. Front desk personnel do NOT have access to invoices or student accounts. Any questions concerning an account must be addressed to the Student Counselor or Finance Officer during regular office hours. Students shall request a receipt with the date and amount of the payment, especially for cash payments.

Payments made by a third party must accompany the name of the Body Wisdom School student to guarantee that they will be applied to the correct student account.

NOTE: **In case of VA financing** Body Wisdom will not impose any penalty including: 1) the assessment of late fees; 2) the denial of access to classes; 3) libraries or other institutional facilities and/or 4) the requirements that a Chapter 31 or Chapter 33 recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to institution due to the delayed disbursement of a payment by the U.S. Department of Veteran Affairs.

Fees, Interest Charges, Delinquency, Collections - Chart of Fees

Application fee for certification program (non-refundable)	\$135
Change of a course that is part of the certification program	\$25
Leave of absence within a certification program - any course deferred is considered cancelled. Refer to the refund policy for costs due to cancellation.	\$100
Deferment of individual course, which is not part of a certification program - any course deferred is considered cancelled. Refer to the refund policy for costs due to cancellation.	\$30
Request list of make-up hours (this information is provided at no charge when a student has completed all classes in their certification program)	\$25
Additional documents (transcripts or certificates) – per document	\$25
Re-instatement to active status	\$100
Returned check	\$25
Late payment fee (7th day past due date) – NOTE: Does not apply in conjunction with VA Benefits & Transition Act of 2018	\$35

No fees other than the course costs, s. a. tuition/books/materials, are incurred when enrolling for an additional course.

Interest Charges - Delinquency - Collections - Payments that are 30 days delinquent will result in the cancellation of any payment terms AND the student's entire balance becomes due immediately. Moreover, Body Wisdom School will charge the delinquent student's account a monthly interest charge of 1.5% or \$25, whichever is greater.

Body Wisdom School reserves the right to initiate collection processes on account balances after 30 days of initial delinquency. Body Wisdom School will charge a collection fee of \$100 or 25% of the outstanding balance, whichever is greater.

Change of Address

Current students and graduates with outstanding balances must inform Body Wisdom School of any change in address or contact information. A \$50 per month penalty will be charged if Body Wisdom School has to use third parties to locate such persons.

The Federation of State Massage Therapy Boards (MBLEx)

In order to become licensed most US states require to take the licensing exam offered by the Federation of State and Massage Therapy Boards (FSMTB). The exam is known as the Massage & Bodywork Licensing Exam (MBLEx).

Please go to www.fsmtb.org - MBLEx tab, for all rules, regulations, and tips on preparing, registering and taking the test. We highly encourage you to download and review the MBLEx Candidate Handbook provided on the FSMTB website.

NOTE: Before you register for the test: Please contact the student counselor to provide FSMTB with the necessary documentation of your student status and progress. Once the school has submitted those documents, and you have registered and paid your fee with FSMTB, they will send you an "approved to test" notification within 3 to 5 business days. You will also receive a list of available test dates and locations to choose from.

Immediately following the exam, you will learn whether you have passed or failed. Once passed, your test scores will be automatically sent to the Iowa Board of Massage Therapy within 24 hours, and you can proceed with your licensing registration process.

Any questions regarding MBLEx should be handled directly with the FSMTB agency.

Graduates should keep copies of all information sent to FSMTB. Mailed applications should be sent via certified mail or with some type of tracking option.

Applying for a Massage Therapy License

Massage Therapy Licensing in Iowa – Individuals who wish to practice massage and bodywork in the state of Iowa MUST obtain a license through the Iowa Department of Public Health - Iowa Board of Examiners for Massage Therapy - fees and necessary documentation to obtain a license can be found at:

<https://idph.iowa.gov/Portals/1/userfiles/26/MT/Massage%20Therapist%202017.pdf>

This agency is an independent legal body, and all matters must be handled directly between the applicant and the Iowa Board of Examiners for Massage Therapy.

Individuals applying for an Iowa Massage License must:

- Download an application form from the board's website: <https://idph.iowa.gov/Licensure/Iowa-Board-of-Massage-Therapy>
- Mail or deliver in person the application form with the required materials to the Iowa Board of Examiners for Massage Therapy;
- Request Body Wisdom School to mail an original transcript to the Iowa Board of Examiners for Massage Therapy;
- Confirm test scores from the MBLEx have been sent to the board.

Once all the required materials are received and approved by the Iowa Board of Examiners for Massage Therapy a license will be issued and sent to you by mail.

Business License in Iowa – Individuals who plan to have a massage business in the state of Iowa must be aware that some cities require a business license. This license does not refer to practicing of massage itself, but to legally doing business in that particular city. A business license may be required in addition to the professional massage license. Information and applications are generally available through the city ordinance and/or website.

Licensing in Other US States or Cities - Massage Therapy licensing is state regulated. Most states publish all required information and regulations on their website. Additionally, students who wish to be licensed in other US States can refer to the ABMP website to find requirements for that state. <https://www.abmp.com/practitioners/state-requirements>

Before practicing massage in a state it is necessary to determine and abide by Professional Licensing laws with the state or local community. Many communities also require Business Licensing in order to operate a massage business.

Body Wisdom School ensures their graduates can be licensed in Iowa. Students enrolled in a certification program at Body Wisdom School, who plan to practice in a different state, should inform the school immediately. The school will do its best to work with the individual in graduating with the hours and courses sufficient for licensure in their state. The student is responsible to provide Body Wisdom School with specific requirements of their state. Body Wisdom School is not responsible for inaccurate out-of-state licensure information.

Continuing Education and Licensure Renewal - Graduates should frequently check with their local or state board on renewal requirements, including Continuing Education Units (CEU's).

Body Wisdom School does offer courses for CEU's. Please check the school's website or ask the Student Counselor or Director for available courses and dates.

Body Wisdom graduates are eligible to receive a discount on CEU courses taken at Body Wisdom School.

Glossary

Class – a portion of a course held on any one day.

Course – a series of classes dealing with one subject. (For example, Therapeutic Massage Level 1 can be comprised of 12 individual classes of 4 hours each.)

Program/Certification program - refers to multiple courses and clinics, resulting in the student earning a certificate. A program will consist of clinics, mandatory courses and elective courses, amounting to no less than 768 total hours.

Accepted – (with reference to an application) - means the application has been reviewed and signed by the Student Counselor or Director

Enrolled - indicates that Body Wisdom School and the prospective student have agreed to the student's individual certification program, including, but not limited to, the start date and estimated date of completion.

Refusal - refers to Body Wisdom School's non-acceptance of an applicant.

Withdrawal - refers to the student's choice to discontinue a program.

Drop – refers to the student's choice to not begin or to stop attending a course.

Termination - refers to Body Wisdom School's decision to end the relationship between the Body Wisdom School and a student.

Suspension – refers to Body Wisdom School's decision to remove a student temporarily from a class or courses(s).

Cancellation - refers to Body Wisdom School's decision to not hold an individual class or course.

Leave of Absence – means that a student takes a break from their certification program.

Please refer to all policies of this Student Handbook and the Enrollment Agreement for complete details.