



Body Wisdom, Inc.
8401 Douglas Avenue, Suite 2,
Urbandale, Iowa 50322
www.bodywisdomschool.com

Academic Programs & Admissions: 515.727.4890 * G.Kelley@bodywisdomschool.com

Financing & Financial Aid: 515.727.4044 * BobbieJoBWS@gmail.com

Student Clinic & Front Desk: 515.727.5100 * 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 5th 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. 12th 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 * 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

This Gainful Employment link

<https://nces.ed.gov/collegenavigator/?q=Body+Wisdom+Massage+Therapy+School&s=all&id=496690#retgrad>

can also 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 21/22 Award Year

<https://nces.ed.gov/collegenavigator/?q=Body+Wisdom+Massage+Therapy+School&s=all&id=496690#enrolmt>

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. A 20% growth rate was reported for 2021, which is 15% above the average growth rate of 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 in 2021 was \$46,910 or \$22.50 per hour per May 2021

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

Year	Employment Category	Percentage
2021:	Self-employed workers	38%
	Personal care services	31%
	Offices of all other health practitioners	11%
	Offices of chiropractors	8%
	Accommodation	5%
2022:	Self-employed workers	43%
	Personal care services	29%
	Offices of all other health practitioners	10%
	Offices of chiropractors	7%
	Accommodation	3%

- Massage therapists held about 144,600 jobs in 2020 and 149,900 in 2021 with the largest employers 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:**

- **Communication skills.** Massage therapists need to listen carefully to clients in order to understand what they want to achieve through massage sessions.
- **Decision Making skills.** Massage therapists must evaluate each client's needs and recommend the best treatment on the basis of that person's needs.
- **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.
- **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.
- **Physical stamina.** Massage therapists may give several treatments during a workday and have to stay on their feet throughout massage appointments.
- **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.
- **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.**
- 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.
- **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 provide 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.)

A reasonable deadline that assures timely processing and disbursements will be provided with the request to submit such documentation. Failure to comply within the given deadline may result in delayed admission or program start date, or in loss of funds and/or in-house payment plan eligibility, and even admission denial.

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 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.

School Selected Verification

In case the School has reason to believe that the information on a student's application is incorrect, it may select the student for Verification. This may result in a delay of admission and funds disbursements or affect the student's general Title IV eligibility. The school uses the same deadlines & procedures for document requests as with all other Verifications.

Professional Judgement

A student, whose circumstances are not clearly categorized within the regulations of the Department of Education, may qualify for either or both Professional Judgement categories:

1. **Special Circumstances** – this refers to the financial situations (loss of a job, etc.) that justify an aid administrator adjusting data elements in the COA or in the EFC calculation. Examples include:
 - Change in employment status, income, or assets
 - Change in housing status (e.g., homelessness)
 - Uncovered medical or care expenses
 - Severe disability of student or a household family member
 - Changes that impact the student's costs and/or ability to pay for our education.
2. **Unusual Circumstances** – this refers to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abuse or abandonment, incarceration), more commonly referred to as a dependency override. Examples include:
 - Human trafficking
 - Legally granted refugee or asylum status
 - Parental abandonment or estrangement
 - Student or parental incarcerationNOT included are circumstances where parents for example refuse to provide funds or information.

To utilize this option, a student must inform the School of their circumstances and request Professional Judgement.

If the Student Financial Advisor becomes aware of qualifying circumstances, they may suggest this option to the student.

To process and exercise Professional Judgement, the School will require detailed information of the situation and likely request related documentation or documents, for which it gives the student reasonable deadlines for submission. Failure to comply within the given deadlines may result in the School's denial for qualification of Professional Judgement.

Once all information and documentation has been provided by a student, the school will deny qualification for or exercise Professional Judgement based on the provided information in a swift matter.

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, 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, 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 – 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

See separate Annual Campus Security Report & Campus Safety Policy

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 1st, 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, or any other appropriate record-keeping agency at that time.